# R E P O R T

FROM THE

## SELECT COMMITTEE

ON

# PAWNBROKING IN IRELAND;

*TOGETHER WITH THE*

## MINUTES OF EVIDENCE,

APPENDIX AND INDEX.

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*Ordered, by* The House of Commons, *to be Printed,*
3 *August* 1838.

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677.

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*Jovis, 3° die Maii,* 1838.

*Ordered,* That a Select Committee be appointed to inquire into the Laws and Regulations which affect the Trade of Pawnbroking in Ireland, and their practical operation; and to report to The House whether any, and what, alterations may be advantageously adopted therein.

*Veneris, 4° die Maii,* 1838.

And a Committee is nominated of—

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|---|---|
| Lord Viscount Clements. | Mr. Corry. |
| Lord Viscount Morpeth. | Mr. Redington. |
| Mr. Emerson Tennent. | Captain Meynell. |
| Mr. Hutton. | Mr. William Roche. |
| Mr. John Young. | Lord Viscount Adare. |
| Mr. Ponsonby. | Sir Montagu Chapman. |
| Mr. Lucas. | Sir William Somerville. |
| Mr. Beamish. | |

*Ordered,* That the said Committee have power to send for Persons, Papers and Records.

*Ordered,* That Five be the Quorum of the said Committee.

*Lunæ, 7° die Maii,* 1838.

*Ordered,* That the Returns relating to Pawnbrokers, presented on the 26th of April last, be referred to the Committee.

*Veneris, 25° die Maii,* 1838.

*Ordered,* That the Petitions of Matthew Barrington, presented on the 12th December, of Clothes Brokers of Limerick and of Pawnbrokers of Limerick, presented on the 11th April, be referred to the Committee.

*Veneris, 3° die Augusti,* 1838.

*Ordered,* That the Committee have power to report the Minutes of the Evidence taken before them to The House.


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# REPORT.

THE SELECT COMMITTEE appointed to inquire into the LAWS and REGULATIONS which affect the Trade of PAWNBROKING in *Ireland*, and their practical Operation; and to report to The House whether any and what Alterations may be advantageously adopted therein; and to whom several Petitions were referred; and who were empowered to report the MINUTES OF EVIDENCE taken before them to The HOUSE;——HAVE considered the matters to them referred, and have agreed to the following REPORT:—

YOUR COMMITTEE conceive that there exists a necessity for placing the business of Pawnbroking under some legal restrictions, which may be classed under two separate heads. The first of these relates to the prevention of theft and the recovery of stolen goods; the second refers to the desirableness of affording a cheap, prompt and efficacious mode of redress to those poor persons who have parted with their property in pledge, under certain conditions, in order to raise money, and who may be aggrieved by the non-execution of the several engagements under which it was given.

Although Your Committee have considered the former branch of inquiry attentively, they have not thought it necessary to take much evidence thereon; as that interesting subject may probably be more fully and more advantageously investigated by the improved police of the larger towns, than by a Committee of the House of Commons.

Nor have they thought it desirable to seek for much evidence as to detailed cases of hardship which might be brought forward, in which poor persons may have been defrauded by Pawnbrokers. Each individual case of that kind which might be stated must be thoroughly investigated before it could be considered as established; and after it had been proved, at a considerable sacrifice of time and expense, it would probably be alleged to be but a solitary instance of misconduct, which ought not to prejudice the general character of the whole trade.

But so much attention has been directed latterly in Ireland to the general inefficiency of the law, to the open neglect of its provisions, to the disreputable character of many persons engaged in the trade, and to the hardships with which they treat the poor persons who have placed themselves in their power, that Your Committee have wished to confine their attention more closely to a consideration of the Acts by which the business of Pawnbrokers is regulated in that part of the kingdom, and to the general practice of the trade which has arisen under these Acts. And in doing this they have sought for evidence from among the Pawnbrokers themselves, which will be found in the Appendix to this Report, and which proves, in the opinion of Your Committee, from their own statements, how desirable it is that the laws affecting them should be speedily amended.



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Object of the existing Law in England and in Ireland.

The object of the law, as between the Pawnbroker and the Pledger, seems to be similar in England and in Ireland, and may be stated shortly as follows :—

1. To insure to the Pledger a ticket or duplicate, which will identify his property.

2. To vest the property of the pledge in the person producing the duplicate.

3. To enable the Pawnbroker to make a specified and limited charge for the duplicate, and to demand a certain maximum scale of interest when the goods are released, in lieu of all other charges for warehousing, risk of loss, &c., which rate of interest varies according to the sum lent, and which is proportionally higher on small than on large sums. (It must be observed, however, that the scale of interest, as authorized by the Irish Pawnbrokers' Act, is much higher than that which is allowed in England.)

4. The Pawnbroker is further allowed to realize the principal sum lent, and the interest due thereon, by the sale of the pledge at the expiration of a certain period, if the goods be not previously redeemed.

5. Certain regulations are enacted to compel the Pawnbroker to refund to the Pledger any overplus which the unredeemed pledge may have realized on sale, after he has deducted the charge which is due to him on the goods; as it was not in the contemplation of the Legislature, either in England or in Ireland, that the goods should become the absolute property of the Pawnbroker when forfeited.

In enumerating the evils which have arisen from the inadequacy of the present law to enforce its own provisions, it must be stated that they are not equally apparent in every town in Ireland; nor is every Pawnbroker to be considered equally culpable for his non-compliance with the terms of the Acts.

If the law prescribe certain regulations respecting the hours of doing business, the rate of interest, the sale of forfeited pledges, &c.; and if the mode of enforcing compliance with these regulations be insufficient to obtain the desired object, the wilful violators of the law are able to make profits by that violation, which may compel the remainder of the trade, in certain districts, gradually to adopt similar evasions; and it is probable, also, that the notorious evasions of the law must prevent many respectable people from entering the trade and exposing themselves to the risk and obloquy attendant upon such practices, though the character of such persons, if they were to undertake the business, would be the best safeguard of the interest of their poor customers.

It has been principally owing to Mr. Matthew Barrington, of Limerick, that the subject of pawnbroking has attracted the attention which is at present directed towards it in Ireland.

That gentleman, whose family is well known for the benevolent interest they take in the condition of the poor, has put himself to very considerable trouble and expense, with the laudable motive of endeavouring to rectify what he considered a serious grievance to the poor. After sending over persons to study the practical operation of the French system of pawnbroking at the Mont de Piété at Paris, he has established an institution of a somewhat similar nature at Limerick, where the charges are lower than those usually made in Ireland, and where the profits (if any) are to be devoted to the support of an hospital founded by his family.

The evidence relating to this institution, contained in the Appendix, will be found of a most interesting character. Too much praise cannot be given to its philanthropic founder for the zeal, labour, time and expense which he has devoted to the thankless task of opposing the existing system of the Pawnbrokers; and though Your Committee have not adopted Mr. Barrington's views on many of the points connected with the subject, as detailed in his evidence and in his petition, they have derived most valuable information and assistance from that gentleman, as well as from Mr. Douglas, the secretary, and from Mr. Haynes, the able manager of his establishment.

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An explanation of the principal defects of the present law will be best made by considering them separately under the following heads :— Defects of the Law.

1. The imperfect description of Books kept by the Pawnbrokers, and by the Auctioneers of forfeited Pledges. 1460. 1509, *et seq.* 1060, *et seq.*

2. The insufficiency of the present Duplicates. 228, *et seq.*

3. The high rate of Interest, and the Overcharge above that which is allowed by law. 163, *et seq.* 670, *et seq.* 939, *et seq.*

4. The insufficiency of the present Notices of Sale of forfeited Pledges, and the very unsatisfactory nature of the Sale, as far as the interests of the Pledger are concerned. 44, *et seq.* 269. 805, *et seq.*

5. The difficulty which the Pledger finds in recovering any Overplus which may be obtained on the Sale, after satisfying the lawful charges of the Pawnbroker. 306, *et seq.* 683, *et seq.* 789, *et seq.*

6. The evasion of the Penalties, and the inutility of the present system of giving Security. 18, *et seq.* 330, *et seq.* 894, *et seq.* 2252, *et seq.*

7. The absence of any Inspection or Control. 137, *et seq.* 332, *et seq.*

1. *The imperfect description of Books kept by Pawnbrokers, and by the Auctioneers of forfeited Pledges.*

The disputes which arise between the Pawnbroker and the Pledger relate generally to an overcharge of interest; to the loss, identity or damage of the pledge; or to the pledge being sold before the stipulated time for releasing is expired. To give a satisfactory decision on these points, the Magistrate must order the Pawnbroker to produce his books; but these are kept in such a very unsatisfactory manner, and the entries are frequently so unintelligible that they afford no sufficient information except to the person who has written them, and seem to be never altogether sufficient as a record of the transaction. 212.

Again, if the duplicate should be lost, the owner is allowed by law to make affidavit of the fact,—to prove his property in the goods to the satisfaction of the Magistrate, and to obtain a fresh duplicate wherewith he can release his pledge. If this should be done for the purpose of fraud, a fresh set of questions comes to be tried whenever the holder of the lost duplicate appears to claim the property, none of which can be satisfactorily decided unless the original record of the transaction should be both legible and sufficient. A general power given to Magistrates to order the production of books, which may be purposely kept in an insufficient manner, is of very little avail.

Again, the time of redemption may have expired, but the goods may not have been sold,—or if sold, a surplus may have been realized,—in neither case can correct information be insured unless reference is made to the Auctioneer, whose books should be kept in such a manner as to enable him at once to corroborate or to refute the assertion of the Pawnbroker. The evidence shows that many of the Pawnbrokers at Belfast send their forfeited goods to public auction, where each lot is sold separately, and where the number on the duplicate is usually marked in the Auctioneer's sale-book, so that each lot *so marked* can be identified by the Pledger; but in Dublin this necessary information is never afforded by the Auctioneer's sale-book, which constitutes no check whatever upon the Pawnbrokers; while in Cork and the other towns of Ireland, as far as the evidence goes, there seems to be no sale-book kept by the Auctioneer for public inspection.

It is almost needless to remark what an important document the Pawnbrokers' day-book would become in tracing stolen goods, if the officers of police could examine it with confidence as containing a true catalogue of their transactions; and if the Pawnbrokers were made amenable for taking in goods without entry, or with a wrong or illegible description. Stolen Goods.

 2. *The*

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2. *The insufficiency of the present Duplicates.*

The duplicates given by the Pawnbroker at present contain usually his name and address in print, to which is added in writing the number put upon the goods in the ware-room, and the date of the pledging, together with an abbreviated description of the goods, and the sum lent thereon; but exception is very justly taken in the evidence to the inadequate size of the paper given, which renders it very liable to be lost.

127, *et seq.*, 228, 229. 675.

The loss of the duplicate, owing to its insufficient size, though apparently a very trifling matter, must of necessity lead to the greatest irregularities and hardships.

And if several articles pawned together, there cannot be room in such very small compass to specify separately each of the articles pawned, which are frequently entered as "Sundries."

The duplicates contain no information as to the charge for interest which will be incurred, nor is this at present required by law. They sometimes contain a general notice to the Pledger, in print, that the pledge will be sold at the expiration of six, nine or twelve months, if not sooner redeemed. This notice, however, is not binding upon the Pawnbroker; and it is looked upon by both parties only in the light of a general caution, not as a peremptory notice. The unredeemed pledges are often kept much longer than the specified time, according to the convenience of the Pawnbroker, or as the best season for disposing of them to advantage may arrive.

1126. When the duplicate is brought back to the shop, and when the pledge is released, the duplicate is often immediately destroyed by the Irish Pawnbroker, in order effectually to prevent its getting into the hands of any other person. This practice is obviously wrong, for, if the duplicate should previously have got into the hands of an improper person, if the goods have been released by him, and if the Pawnbroker should be summoned before the magistrate by the rightful owner to answer for his refusal to give a fresh ticket, the production of the original duplicate constitutes the only satisfactory proof of the truth of the Pawnbroker's assertion, that the goods have been already released. In England the Pawnbrokers are compelled, accordingly, to preserve the duplicates of all released pledges for one year.

Much attention has been excited in Ireland to the legal charge of 1 *d.* for every duplicate given by the Pawnbroker on loans of small sums, and the extravagant profit which is supposed to be made by this branch of the business has occasioned considerable discussion in the public newspapers; but it should be borne in mind, that the receipt and delivery of each pledge occasions a certain portion of work, which neither varies with the time which the pledge remains in store, nor with the amount of the sum lent. The examination and valuation of the goods; bargaining with the pledgers who may come to the counter; writing out the duplicate; entering the same in the day-book; copying and affixing the label; carrying the goods to the store-room; seeking them out when released; carrying them down and delivering them to the pledger; are operations which may not materially vary in different transactions, and which, if properly and honestly performed, and if the duplicate be sufficient for the purpose for which it is designed, may be properly repaid by a separate and fixed charge.

In England the law permits no charge for duplicates on loans under 5 *s.*; but there seems no sufficient reason for this restriction, as some payment for the labour above detailed must be required, and it would appear equitable that the charge should be made, and the profit should arise *bonâ fide* upon each transaction in proportion to the service rendered.

At the Mont de Piété at Limerick, no charge is made for the duplicate; but Mr. Barrington states that the interest of ¼ *d.*, which is all that is received for loan of 1 *s.* 11 *d.*, when the pledge remains in the establishment one month, is not sufficient to remunerate the labour required in passing it through the books. This seems strongly to prove the advantage of charging some unvarying sum upon

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upon the duplicate; nor does there appear any good reason for charging for duplicates, as in England, when the loan amounts to 5*s.*, which does not equally apply to loans of smaller sums.

The present Act entitles the Pawnbroker to increase his charge for duplicates, from 1*d.* to 4*d.*, according to the amount lent; there seems to be no sufficient reason for charging more for the duplicate in a large than in a small loan.

3. *The high scale of Pawnbrokers' Interest, and the Overcharge above the rate which is allowed by law.*

Before entering into any statements of the law and practice under this head, it may be desirable to advert slightly to some of the considerations which must determine the profits derivable from the interest taken by Pawnbrokers.

1. The amount of capital which can be profitably invested in small loans, must be liable in some towns to very great fluctuations. In Ireland the loans are eagerly sought for in summer, when provisions are scarce, the redemptions being more numerous in winter when prices are low, and when the Pawnbroker has much of his capital consequently thrown upon his hands; but, independently of these fluctuations, there must constantly be a very considerable amount of a Pawnbroker's capital lying idle in his drawers, and the moment when it may be returned to him does not admit of being accurately calculated; so that, from these considerations alone, in order to insure a profit, the interest of the capital, while actually employed, must necessarily be higher than on ordinary loans, and the absence of these considerations has produced on the part of many theoretical reasoners very fallacious calculations and conclusions. It will also be remembered that the charge of interest includes also the cost of warehousing, which must and should vary according to the time during which the goods are kept.

2. The superintendence and supervision required is unusually minute; and as the wants of a small circle must limit the amount of capital employed in one shop, it becomes necessary, in order to invest a larger sum in the business (where no monopoly is created by law), to open several different shops, in different quarters of a town, whereby the inspection becomes still more complicated and difficult, which counterbalances the advantages usually derived from increased capital. Add to this the many annoyances to which a Pawnbroker is subject from the nature of his business, and it will not be supposed that a very wealthy class of tradesmen are likely to engage in the trade, or that very large capitals can be advantageously brought to bear on the current rate of charges, in order to reduce them.

3. But the principal and most difficult consideration, in calculating the amount of profit derivable from the high rate of Pawnbrokers' interest, consists in the risk which the Pawnbroker incurs in the sale of those pledges which remain in his hands unredeemed. They almost always deteriorate considerably in value while in his possession; and too large a sum is often advanced upon them; in either case the loss he thus incurs must be set against the profit which he makes on those articles which are released.

In order to obtain the full profit which the Pawnbrokers are supposed to make, the sum advanced on each individual pledge should be considerably below the saleable value of the article; so that if it should become forfeited, at the expiration of a given time, the Pawnbroker may realize at the sale the full amount of the debt *and charges* due to him thereon.

At the period of the sale, the original debt has become larger, but the value of the goods has usually become less than when they came into his hands. Those forfeited pledges which sell for more than the debt, are supposed to yield him no extra profit, as the overplus in that case ought, by law and by right, to accrue to the Pledger,—whereas the loss (if any be incurred) must fall on the Pawnbroker. But it is evident that, where a brisk competition for business exists, the Pawnbrokers will, in many instances, speculate upon the redemption of the article;



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article; and provided the sum lent be below the value which the goods bear to the owner, the Pawnbroker, expecting them to be redeemed, will run the risk of a loss of profit, or even of a loss of some portion of principal on the sale of his unredeemed pledges, in order to obtain the profit which is derived upon those which are released. Each Pawnbroker endeavours to obtain business by advancing more liberally than his competitor upon the articles offered to him.

If the rate of interest be low, the Pawnbroker must endeavour to secure the full amount of profit which that interest will permit, upon every single transaction which he undertakes, and must limit his loans to such a proportion of the value of each pledge as will insure his full profit, whether the goods be released or forfeited.

Whereas, if the scale of interest be high, the competition of the different members of the trade to obtain business, and to invest their capital, will impel them to speculate by granting loans more nearly approaching to the full value of the pledge; in which case, they calculate that the high rate of interest on the releasing will afford a profit sufficient to counterbalance their unprofitable advances on unredeemed pledges.

If a strict monopoly could be insured to one pawnbroking establishment, as in the continental cities, and if no competition for business existed among the different offices, a very high rate of profit might be realized from the Irish scale of Pawnbrokers' interest; but when the trade is open, the higher the proposed scale of profit, the greater will be the competition to obtain it; the relative proportion of the loan to the value of the pledge must advance accordingly, and the greater must be the losses by unredeemed pledges and imprudent advances; so that the net profit of the whole business may be low, notwithstanding an apparently exorbitant scale of interest.

On the other hand, if the scale of interest be so low as only to cover a very low proportion of risk on the sale of forfeited pledges, the Pledgers must be required to part with a much larger amount of their property than would otherwise be demanded from them, in order to obtain the advance they require, —which inconvenience must be deemed in a great degree to counterbalance the advantage which they derive from a low charge of interest; one class of borrowers may be conceived to prefer paying a large rate of interest on their loan, and pledging a small amount of property; while others may be supposed willing to part for a time with a considerable amount of security, in order to obtain the accommodation they desire at a low rate of charge.

Under these circumstances it may be regretted that the Legislature should be required to determine, *á priori*, what maximum rate of charge would be sufficient to cover these fluctuating risks, and many arguments might be adduced to throw a doubt upon the abstract policy of interfering by law to regulate the precise scale. But, without entering into so large a question at present, Your Committee conceive, they may take it for granted, that public opinion requires some legal limit to be fixed to Pawnbrokers' interest; and the next question for consideration should be, what scale is likely to afford most satisfactory results.

The high rate of interest permitted in Ireland seems to induce the Pawnbrokers in that country to speculate usually upon the redemption; and they state in their evidence, that they lose very considerably by the average of their sales of forfeited pledges; which, from the circumstances above adverted to, can easily be believed. This, in itself, seems to constitute a considerable grievance to their customers; for it must be remarked, that those who pay their debt punctually, have to pay for the loss incurred upon those who do not; and the rapid accumulation of a very high interest, after the first month, makes the debt mount up to such a sum as soon renders the redemption impossible to the poor man, who must always consider himself injured if he be unable to redeem, even though the Pawnbroker be ultimately a loser also.

It will be found in the evidence, that the scale of interest charged in some towns is much higher than is required in others; the Irish Act, for instance, gives ½ *d.* interest per month for every sum not exceeding 2 *s.*, and 1 *d.* per month for every sum above 2 *s.*, and not exceeding 4 *s.*; but in Dublin, Cork and many other

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other places, the charge made for 2*s.* is 1*d.*, and for 4*s.* is 1½*d.*, and so on; while at Limerick, Belfast and other towns, the legal scale is adhered to by the Pawnbrokers. The overcharge is justified by those who make it, on the plea that they are allowed to charge 1*d.* for the duplicate at the time of granting the loan; and they consider, therefore, that they lend 2*s.* 1*d.* or 4*s.* 1*d.*, when they, in reality, only advance 2*s.* or 4*s.* in cash.

It is also admitted that in the City of Dublin the Pawnbrokers are accustomed to exact interest for loans below 1*s.*, though the charge on such transactions seems to be strictly limited by law to 1*d.* for the duplicate, without any interest, and though none is demanded in the other towns of Ireland. 2394-5.

It will be seen by a paper sent from the Pawnbrokers of Cork to the Members for that City, and printed in the Appendix, that they are not a wealthy class; and though numerous, they do not seem to have accumulated or vested a large capital in the business; this evidence, as far as it goes, would lead Your Committee to suppose that the net profits derived by the Pawnbrokers in Cork are not higher than those which are made at Belfast, where the interest charged is so much lower, where the goods are sold much more regularly by public auction, and where the overplus is said to be much more frequently returned to the Pledgers.

If this be the fact, it would tend to corroborate the truth of the hypothesis, that a high scale of interest does not insure a correspondingly high scale of net profit.

The Act directs that a table of interest should be hung up in every Pawnbroker's shop. This regulation seems to be rarely complied with. 80.703.635.214.

4. *The insufficiency of the present Notices of Sale of forfeited Pledges, and the very unsatisfactory nature of the Sale, as far as the interests of the Pledgers are concerned.*

As the law considers that the property of a forfeited pledge remains in the original owner, and as he is supposed to have a title to the overplus after sale, it attempts to provide means to secure his right therein. And minute directions are given,—1st., To ensure that all such goods shall be sold by auction only; 2d., That a monopoly of such sales should be given to certain Auctioneers specially appointed to conduct them; and 3dly, That a notice of the sale of all unredeemed pledges should be served upon the owners by the Pawnbroker in country towns, and by the City Marshal in Dublin. But as they may not be found at their residences, the notice in that event is to be posted "in a proper manner, on the Market or Court House," and the sale is to be publicly advertized. The law, however, does not direct that any specific day should be stated in the notice whereon the sale will certainly occur, and whereon the owner may attend in order to watch the proceeding; nor is the place of sale specified; neither does it stipulate that the goods should be sold within a certain time, or within a certain distance. The notice required by the present law, therefore, even if duly given, could only be useful as reminding the owner that he must come forward to redeem forthwith. The sale may be indefinitely postponed after the notice, and the interest may still be allowed to accumulate to the disadvantage of the pledger, though he has already given up all hopes of redeeming, and may wish to attend the sale in order to claim the overplus.

The evidence shows that these provisions of the Acts, with respect to notice, are constantly neglected.

With respect to the sale itself, the provisions of the law are all habitually violated, and it is admitted that a great proportion of the forfeited pledges are sold by private contract, without ever passing through an auction room, and that the Auctioneers employed (excepting in Dublin and Belfast) are not appointed in the way directed by the Act, and do not give the required security for the due performance of their duties. 1830 *et seq.* 1781 *et seq.* 314 *et seq.*

In the Excise district of Mallow, it appears in evidence that there are three towns in which licensed Pawnbrokers are established, where no auction duty whatever 1975 *et seq.*



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whatever has been paid; and in the 11 towns comprehended within that district, containing 22 pawnbrokers, the whole auction duty collected last year amounted only to £.40. 1. 6. Your Committee believe that similar evidence may be obtained from the other Excise districts in Ireland, tending to show how rarely the forfeited goods are brought to any regular auction. Even in Belfast, where the more respectable members of the trade are said to send their forfeited goods regularly to the auction room, there is no check by which we can be assured that the pledges, upon which the sum advanced is lowest in proportion to its intrinsic value, and the profit on sale highest, may not be purposely kept away from
1717. public sale, as there are numbers of forfeited pledges sold at Belfast by private contract.

In Dublin, as in many other towns, a great many of the goods are sold by auction; in Galway they are sold by auction on the Pawnbrokers' premises; and in Cork they are sold by an inferior description of Auctioneer, who does the duty for a fixed payment of 6*s.* a day. But the goods are often put up in lots together, so that several different pledges are sold at once; the number of the article as pledged is frequently not given; and the whole mode of conducting the transaction shows clearly that the interest of the Pawnbroker alone is thought of in the arrangement.

It would appear that the most usual practice of Pawnbrokers in Ireland, is to invest nearly the whole amount of their capital in loans, and they do not deal largely, as in England, in second-hand goods, consequently some sort of public sale is often desired by the trade themselves, in order to convert their forfeited
1830. pledges into cash. Sometimes the goods are sold in lots by wholesale to other dealers, and sometimes they are sold by retail in disregard of the penalties of the law.

The very unsatisfactory mode of conducting the sales in Dublin has already been fully described in the Report of the Commissioners of Municipal Inquiry, an extract from which has been reprinted, and will be found in the Appendix to this Report. The additional evidence taken on the subject, before this Committee, is quite sufficient to prove the urgent necessity of a total reform of the system in Dublin.

5. *The difficulty which the Pledger finds in recovering any Overplus which may be obtained on the Sale of his Goods, after satisfying the lawful Charges of the Pawnbroker.*

There is considerable difference in the means which are proposed by the law in England and in Ireland, for enforcing restitution to the original owner of any overplus which may be realized on the sale of forfeited pledges. In England the law exempts all goods pledged for any sum below 10*s.* from the operation of the enactment; and such goods, when forfeited, become by law the absolute property of the Pawnbroker. But all goods pledged for a sum above that value, may only be sold by public auction; and the Pawnbroker is bound to keep a book of such sales, and to account with the owners, on demand, for the overplus which they may fetch, after his debt and the reasonable expenses of sale are deducted. The section of the Act which relates to this matter,
39 & 40 Geo. III. c. 99, sec. 20. however, seems so very insufficient for the object in view, that the equitable principle contained in it has, probably, never proved really advantageous to the public in any large class of cases.

In Ireland, the Legislature has created a much more minute machinery, as above described, to obtain the restitution of the overplus after forfeiture, and no goods, of whatever value, are exempted from the provisions of the Act.

Yet these precautions are taken in a manner which is, and must be, insufficient to obtain the object desired.

Impolicy of inefficient Restrictions.

It is obvious that such formalities, even though the ultimate object be evaded, must operate to a considerable extent as a restriction on the trade, which cannot be justified unless the equitable intention of the Legislature should be attained.

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The effect of such restrictions must of necessity diminish the value of forfeited goods to the Pawnbroker, and must thereby diminish the sum which he can afford to advance on the pledges offered to him; and if the restitution of the overplus, after all, he never made, these enactments, which were intended for the advantage of the poor Pledgers, become indirectly a source of loss to them.

From what has been already stated, namely, that the goods sold are frequently not sent to auction, and that the Auctioneer (excepting in Belfast) does not keep any book of sales for the inspection of the public, it is clear that the Pledgers must be at the mercy of the Pawnbroker, as far as the restitution of any overplus is concerned; and that the former cannot expect in ordinary cases to obtain any advantage from that portion of the law, which seems in most towns (notwithstanding the conflicting statements contained in the Pawnbrokers' evidence) to be unknown or forgotten. 1791 *et seq.* 639.

It may also be useful to remark here, that so long as the Pawnbroker is allowed to keep goods for an indefinite length of time after forfeiture, without bringing them to sale, and to charge interest for the whole of the time they are kept, the enactments relating to the overplus must be perfectly illusive. It is for the Pawnbroker's advantage to keep his capital invested in the pledge, as long as the full amount of his accumulating interest can be realized by the sale of the goods; and if he has no claim to the overplus, and can defer the sale during his pleasure, he is not likely to sell them till the interest has mounted up to the full value they will probably yield at the auction. 1084 *et seq.* 1378.

### 6. *Evasion of the Penalties, and inutility of the present system of giving Security.*

There is the most essential difference observable between the English and Irish Acts in the mode by which an endeavour is made to obtain compliance with their provisions; in England, the penalties imposed for a contravention of the law are payable to the informer, but in Ireland there seems to be a very cumbrous machinery in order to secure the responsibility of the Pawnbroker, when he renders himself liable to the penalties, and he is required to enter into heavy security (£.1,000 in Dublin, and £.300 in country towns) for that purpose; while, if he should be convicted, the sum imposed on him as a fine would be payable, under the Acts, to the churchwardens, for the use of the poor; and as the duties of those officers have no other connexion, either with the police on the one hand, or with any legal relief of the poor on the other, it is almost needless to add, that the penalties are not sought for, and that many of the material provisions of the law must be frequently evaded with impunity.

There seems to be no good object attained by requiring Pawnbrokers to give security for the due performance of their trust. The existing provisions of the Act in this respect will be found, on reference to the evidence, to have been most grossly neglected; but no bad result has been instanced (as far as the interests of the public are concerned) in consequence of the neglect of the proper officers in taking and renewing the securities. The penalties are small, and it does not seem necessary to put a bond of £.300 in suit, in order to obtain payment of the fines of £.2, £.5 or £.10 inflicted by the Act, which are leviable by distress. Some of the witnesses seem to attach much importance to these securities; but, Your Committee do not see any mode of making them practically useful.

Cases have been mentioned in evidence, in which Pawnbrokers have left the country and disposed fraudulently of the pledges intrusted to their care; but it would be difficult to provide an adequate remedy for such a fraud by taking security in this manner beforehand;—while other precautions may probably be taken sufficient to deter persons from committing it. Mun. Corp. Inq.

### 7. *Absence of any Inspection or Control.*

The species of superintendence over Pawnbrokers, which seems to have been contemplated by the Irish Acts, is of a very anomalous description. By the first Act



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Act (26 Geo. III.c. 43), no person was to be permitted to engage in the business unless he was of good and honest repute; but no further evidence seems to have been required of his honesty than the fact of his entering into a bond, himself of £.300 and three other securities of £.100 each, conditioned for the discharge of all trusts committed to his care, which should be payable to the County-treasurer or Town-clerk, and might be recoverable by him on default of the Pawnbroker in fulfilling his obligations. The Act further directs that the proper officers should give a certificate of the receipt of the bonds, which certificate should be delivered to the Marshal of the City of Dublin with a fee of 5*s*., who is to register it, and enter a fair copy of it in his book. The Act also declares that every Pawnbroker shall deliver to the Marshal or Register a return on oath of the number of sums lent by him in each month and the gross amount thereof, which return is to be made within the next succeeding month after the sums therein mentioned have been lent, and that the Register should enter a fair copy of the same in his registry books; for each of which monthly accounts he shall receive 1*s*. and no more, and a true abstract thereof is directed to be placed before Parliament every Session.

The inutility of the security by bond has been already remarked on, and the manner in which successive Marshals of the City of Dublin have discharged the duties imposed upon them by the Act, will be found by the evidence, and by the Report of the Commissioners of Municipal Inquiry, to have been exceedingly unsatisfactory.

The certificates of the registry of the Pawnbrokers' bonds have not been regularly required by them; yet the fees have been raised from 5*s*. to £.1.

2063–2074. 2242 *et seq.* 2361 *et seq.*

The monthly returns have not been regularly made, nor has any book been kept of them, nevertheless the fees were received and have been even raised in most cases to £.1 per annum, instead of 1*s*. per month, and sometimes to £.30.

The abstract seems never to have been prepared or placed before Parliament since the first year of the enactment.

The present Marshal states, that he has been more active than his predecessors in endeavouring to obtain correct returns from the Pawnbrokers, and correct certificates of the registry of their bonds. Nevertheless it will be found, upon reference to the evidence, that he has not complied with the clauses of the Acts. His book of registry is irregularly kept, and in many cases does not contain the names of the Pawnbrokers' securities. He keeps no book with an entry of the returns; but the documents themselves were produced in original by the Marshal, and show that they are not made on oath; they are not always signed. The persons who send them are not always duly registered as having perfected their bonds. The returns are not asked for monthly, but are desired to be sent annually, and the fees are sometimes required in advance.

His explanation concerning the surcharge of fees will be found in the evidence, but cannot be considered satisfactory; some of the witnesses state that the fees only were sought for, and that the returns and certificates were but little attended to.

The Marshal also states, that whatever blame may attach to him for the manner in which the duties of his office have been performed, applies also to his predecessors; and it would appear from the evidence that the office having been regarded as a species of sinecure, the fees have always been collected by the Marshal without his having exercised any effectual superintendence over the trade, or exacted any regular compliance with the provisions of the Act of Parliament.

By the 28th Geo. III. c. 49, the security required from a Pawnbroker, acting as such within the City of Dublin, is raised to £.1,000, and a certificate of fitness is to be given by the police magistrates before he can commence business. If he should be convicted of receiving stolen goods by the police, they may disqualify him; but this power of disqualification applies only to Dublin, and appears to have been only once put in force.

There

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There is the greatest want of a similar provision in the other towns of Ireland. The evidence taken before the Commissioners of Poor Inquiry shows that some of the Pawnbrokers are in the constant habit of receiving stolen goods, and an instance has been mentioned of a Pawnbroker at Belfast, who had been imprisoned for receiving stolen goods, but who continued in business notwithstanding, and has since opened a second shop. 1840.

There is no power, either in Dublin or elsewhere, of disqualifying a Pawnbroker who may have repeatedly violated the most material provisions of the Act. His books may be perfectly unintelligible to the Magistrates; his frauds may be repeated; his shop may be open at improper hours; his forfeited pledges may be sold by private contract, and yet he may continue to take advantage of an Act which he disobeys.

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Having thus endeavoured to point out those defects of the law which seem more particularly to affect the public, it will be desirable to advert further to some of the restrictions which appear to press injuriously upon the persons engaged in the trade, and through them upon their customers; and these are principally,—

8. The Taxation to which the Trade is liable.

9. The necessity of keeping Pledges for a certain period specified by Law, and,

10. The Restriction of the Act to Loans not exceeding £. 10. 1021. 2045.

8. *Taxation to which the Trade is liable.*

1. In England the Pawnbrokers are subject to an annual tax of £. 7. 10. (or in London, £. 15.) with an additional sum of £. 5. 15., if they deal in plate or lace. In Ireland there is no license required from the Stamp-office; but the trade is subject notwithstanding to very heavy exactions. In England.

1. The obligation to enter into the bonds above referred to, is a considerable inconvenience, and is also attended with expense; the law endeavours to limit the expense to a fee of 6 *s.* 8 *d.* for filling the bonds, and 5 *s.* to the Marshal of the City of Dublin for registering the certificate of the officer in whose custody they are deposited. But, in practice, the Pawnbrokers have been usually mulcted in a much larger sum, and £. 10 seems to be the usual charge for going through this simple form. In Ireland.

2. The fees upon the monthly returns, already alluded to, constitute another item of taxation upon every Pawnbroker in Ireland. The returns themselves have usually been omitted, but the fee of £. 1 to the Marshal is stated to be the customary annual charge in lieu thereof, though some have only paid 12 *s.*

3. The Pawnbrokers in the City of Dublin are subject further to an annual tax of £. 100 (Irish), towards the support of the local police.

4. In Dublin they are also compelled to pay a varying fee of 3 *d.* or 4 *d.* to the City Marshal, for serving the notice of the sale of unredeemed pledges; which fees have been compounded by the present Marshal for a fixed payment in advance of about £. 6 per annum from each Pawnbroker.

5. They are likewise compelled in Dublin to employ one of four Auctioneers for the sale of their unredeemed pledges, to whom a monopoly of that business has been assigned by the Act; and, as the charges for such sale must consequently be considerably higher than they otherwise would be, and as many other minute disadvantages occur under such an arrangement, it must be considered as a very heavy additional burthen upon the Pawnbrokers, and, through them, upon their customers.

6. The auction duty must be reckoned as a further charge upon such of the trade as comply with the provisions of the Act by bringing their unredeemed pledges to public sale.



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Not complained of by the Trade.

It seems at first sight remarkable that no serious complaints of such apparently onerous exactions should have been made by the trade itself; but, when it is considered that the profits of pawnbroking depend upon the absence of competition in the business, it becomes clearly intelligible why those who are already established in the trade should be well pleased to exclude others, by the operation of high taxes which a small business or a new shop could not afford to pay.

The Pawnbrokers of Dublin have testified no anxiety to be relieved from the payment of £. 100 for their license; and the larger traders in the provincial towns have volunteered to express their readiness to be subjected to an annual tax of £. 50. This is such a very unusual evidence of a desire for taxation, that it must of necessity be received with considerable distrust.

The enormous profit supposed by many people to be derived from the high interest charged by Pawnbrokers, was probably the original ground for subjecting them to taxation. But attention has not been sufficiently directed to the effect of competition in obliging the trade to incur hazards which are to a considerable extent an accommodation to the public, which counterbalance their gains, and tend to reduce the profits to an ordinary standard.

When the numbers of the trade are restricted by the effect of taxation, a partial monopoly is created, which, in proportion as it diminishes the number of competitors for business, enables the trade to make smaller and safer advances to their customers, and to charge them with a higher rate of interest.

It is found, accordingly, that some of the charges in Dublin are higher than in any of the other towns of Ireland. It is probable, also, that the advances are much lower, as it is only by making a more certain profit that the trade could be reimbursed for the heavy taxation to which they are specially rendered liable in Dublin.

Thus the profits of the business are not reduced, but are probably increased by the indirect effect of a tax which diminishes the number of competitors in the trade; while the accommodation to the poorest class of the community is diminished, and the charges are increased.

It is in this point of view that Your Committee consider that the tax imposed upon Pawnbrokers in Dublin must fall, ultimately, as a grievous burthen upon those who are obliged by necessity to resort to them for assistance.

### 9. *Necessity of keeping Pledges for a period specified by Law.*

The Pawnbrokers' Act in England requires that all goods in pledge, of whatever value, should be kept for a period of 12 months, before they shall be declared forfeited. In Ireland, goods below the value of 20*s.* are forfeited at the end of six months, below the value of 40 *s.* nine months, and above that value are to be kept 12 months.

There seems to be no sufficient reason for limiting the period in this precise manner. The time required in England seems much too long for the smaller class of pledges; but the difficulty has not been overcome by the provisions of the Irish Act,—as the object sought by both parties ought to be, that the goods should be kept so long as there is a chance of their being redeemed, and so long as they are likely to realize by sale the amount of debt which is due upon them.

But the risk of their deteriorating in value, though it is greater upon the small than on the larger articles, depends also upon the quality and description of the goods, and upon the season in which they are pledged.

Thus woollen goods are said to deteriorate rapidly in value if kept too long; and if pledged in spring, and unredeemed, they are found to be out of season at the expiration of 12 months, and must in reality be kept much longer before they can be brought advantageously to sale.

It follows that the Pawnbroker, if bound by law to keep them longer than his interest would otherwise dictate, must necessarily diminish his loan, in order to escape

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escape some portion of the risk of deterioration, which is a loss both to him and to the Pledger; while the latter may be induced to defer too long the period of exertion by which he might raise money to redeem his pledge, till at last the amount of accumulated interest makes him indifferent about it. Thus both parties are ultimately injured, and a certain portion of property wasted, by an attempt to enter into minute details in legislation, many of which might be left more advantageously to the arrangement of the parties interested.

10. *Restriction of the Act to Loans not exceeding* £. 10.

The law endeavours to limit the operations of the trade to loans of £. 10; and loans above that amount are chargeable with six per cent. interest only. But as that interest would be insufficient to remunerate the Pawnbroker, the Act may be evaded by dividing a larger sum into several different loans of £. 10, and giving several duplicates thereon as if they represented different transactions, or by the borrower giving up the property altogether without receiving a duplicate, and trusting to the honour and good faith of the Pawnbroker to return it to him upon re-payment of the loan and the interest which may have been agreed on.

Thus the borrower suffers additional risk, or pays a higher rate of interest than would otherwise be required of him, if the transaction were recognized by law; while the Pawnbroker may find a difficulty in bringing the goods so pledged, if unredeemed, to a legal sale.

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In considering the remedies which might most appropriately be recommended to the several defects in the law and practice of the trade above enumerated, Your Committee will adhere to the same classification which has been attempted in describing them.

1. *Pawnbrokers' and Auctioneers' Books.*

Amendments suggested.

It is desirable that a schedule should be introduced into the Act which regulates the trade, describing the precise amount of information required from the Pawnbrokers' books. Unless a certain degree of uniformity in this respect be obtained, it is impossible for Magistrates to decide in a satisfactory manner on the cases which may be brought before them. It is very desirable that no more should be required in this respect from the Pawnbrokers than is absolutely necessary to trace the goods, and the following seems to be the minimum of information which the Pawnbrokers' day-book should afford:—

| N° of Duplicate. | Name and Residence of Pledger, if given. | Description of the Goods. | N° of Months for which the Pledge is to be kept. | Sum Lent. | When released. | If not released, Date of Sale, and Name of Auctioneer. |
|---|---|---|---|---|---|---|
| | | | | £. s. d. | | |
| | Each Day's Pledging to be headed by the Date written across the Columns. | | | | | |

No goods should be taken in, released or sold, without a legible entry thereof in the day-book, and the description of the goods to be entered in words at full length, or to the satisfaction of the Magistrate, under a penalty. But any other columns may be added at the pleasure of the Pawnbroker.

When the goods are released, an account of the charge made to the Pledger should be entered in another column of the day-book, or in a separate book, to be called the releasing-book, in which shall be entered,—

| N° of Duplicate. | Sum Lent. | Sum Charged. |
|---|---|---|
| | | |



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When the goods are sold, an account of the sale should be kept by the Auctioneer in the following form, of which a copy shall be taken by the Pawnbroker :—

| No of Duplicate as taken from Pawnbroker's Day Book. | Date of Pledging. | Name of Pledger, if given to Pawnbroker. | Description of Goods. | Sum Lent. | Sold for | To whom. |
|---|---|---|---|---|---|---|
| | | | | £. s. d. | £. s. d. | |
| Date of Sale and Name of the Pawnbroker for whom the Goods are sold to be written across the Columns. | | | | | | |

The Auctioneer or Pawnbroker to examine the sale-book on production of duplicate and on payment of 1*d.*, and to give a memorandum in writing, either on the back of the duplicate or on a separate piece of paper, in the following form :—

| | £. s. d. | £. s. d. |
|---|---|---|
| Amount of Sale - - - - - | | |
| Lent - - - - - - | | |
| Interest and Duplicate - - | | |
| Charge of Sale and Notice - | | |
| Deduct TOTAL - - - - | | |
| OVERPLUS DUE - - - - | £. | |

The Pawnbroker and Auctioneer respectively may give notice that their books may be examined every day during four hours specially named by them for that purpose, and should not be compelled to produce their sale-books at other hours, except on the requisition of a Magistrate or Constable.

2. *Improved Form of Duplicate.*

The duplicate should contain at least 20 square inches superficial, of strong paper or card; and it is of the utmost importance that it should specify the number of months for which the pledge will be kept, and the rate of interest to be charged. This last regulation would not only afford valuable information to the Pledger, but would also be the best evidence against the Pawnbroker if he should exceed the stipulated charge.

But the most essential improvement is suggested in the evidence of Mr. M'Call of Lisburn, and others, namely, that the duplicate should contain a notice, informing the Pledger that he can ascertain the precise day and place of sale of his pledge, after forfeiture, by applying at the pawn-office; which information the Pawnbroker should be required to give in writing on the back of the duplicate.

The Pawnbroker should be compelled to keep all duplicates for one year, in order to produce them if required by the Magistrate. The price of the duplicates to be fixed at the maximum rate of ½*d.* whatever may be the amount of the loan —and be chargeable only upon the redemption or sale of the pledge.

This alteration may probably be objected to by the Pawnbrokers; but when it is considered that the trade in Belfast and Lisburn are in the habit of lending sums below 1*s.* for ½*d.*, without any interest, that the Pawnbrokers in London are in the habit of lending sums of 2*s.* 6*d.* at the rate of ½*d.* per month, without any charge for the duplicate, it must be evident that they consider the labour of taking in a pledge is sufficiently remunerated by ½*d.*

The

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The duplicate in future to be of the following size and description :—

John Doe, Pawnbroker, 11, Essex Street, Dublin.

N°.

, has lent this day of

18 , to Richard Roe, 8, Bride Street, on

the sum of £. at the rate of

per month interest.

And if the pledge be not redeemed within months from the date hereof, it will be declared forfeited, and will be sold by public auction.

The owner of this ticket may obtain notice of the precise day and place where the sale will occur, by producing it at this office on the day of forfeiture, or any day after previous to sale, between the hours of 12 and 4 o'clock; and payment will be made at this office of any overplus which may accrue thereon after sale.

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The following may be the form of the stop ticket which every Pawnbroker should be required to give upon being assured of the identity of the claimant, for the fee of 2 *d.* and which should be signed by the Justice at petty sessions, after sufficient inquiry, upon payment of 4 *d.*

Stop Ticket. John Doe, Pawnbroker, 11, Essex Street, Dublin.

N°.

, pledged the day of 183 .

I, Richard Roe, of 8 Bride Street, do solemnly declare that I have lost my Pawn Ticket of the above Number and Date, which was given to me upon my pledging

for the sum of £. , and that I have not willingly parted with said Pawn Ticket to any other person.

(signed)

*Richard Roe.*

Taken before me in open Court this day of 183 .

J. P



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### 3. *Amended Scale of Interest.*

Your Committee cannot but perceive with regret, that the enactment of a maximum scale of Pawnbrokers' interest by law, has a strong tendency to establish a fixed minimum. And it is with some reluctance, therefore, that they recommend the continuance of a fixed legal maximum; more especially as they feel that, in the present state of the trade in Ireland, it might be considered harsh and impolitic if they were to propose at once such a reduction therein as would fully meet the evil of the present practice, and compel the Pawnbrokers to alter their mode of doing business, to limit their advances, and to divest the trade as much as possible of its present hazardous character.

Such an extensive alteration would be said to be founded on speculative views; and the disadvantage which it might occasion to those traders who could not at once change their mode of doing business, would be exaggerated into a certainty of their ruin.

In endeavouring therefore to adjust a new and a somewhat reduced scale of Pawnbrokers' interest, Your Committee have, to a certain degree, followed the principle upon which former scales have been framed. They propose that the maximum interest allowed by law, should be as high as 25 per cent. per annum upon the smallest class of loans, where there is most hazard of deterioration, and that it should fall gradually down to nearly 15 per cent. per annum on loans above £. 5.

This will be found on the one hand to be, in most instances, considerably higher than the interest now taken by the English Pawnbroker, so that there can be no doubt of its being amply sufficient; and, on the other hand, it is lower than that which has been usually exacted in most of the towns in Ireland.

The arguments already used have been adduced to show, that the net profits of pawnbroking do not depend upon an exorbitant rate of interest, and that the effect of the proposed reduction will not diminish the general profits of the trade, though it will have a tendency, as far as it goes, to compel the Pawnbrokers to derive them from a more legitimate mode of doing business.

It will be found also that pains have been taken to adjust the following scale, so as to give as many steps as possible, upon which the rate of interest obtained by the Pawnbroker is advanced, and to place the advance upon those sums which are most frequently required. This will be for the benefit of both parties, as it will enable the accommodation or loan given to approximate more closely to the value of the pledge and to the wants of the Borrower.

The Borrower usually wishes to obtain an even sum, but if, for instance, he should want to raise 4 *s.*, it is not for the interest of the Pawnbrokers, according to the present scale, to lend that precise sum. The evidence shows that the Pawnbrokers are in the habit of evading the law, but if they were to obey it they would naturally decline to lend 3*s.* or 4*s.*, as the interest thereon would not be greater than on 2*s.* 6*d.*; and, if the Borrower would not part with his pledge under 4*s.*, they would endeavour to make him take 4*s.* 1*d.* or 4*s.* 6*d.*, so as to obtain such an advance in the interest as would pay them an additional profit.

According to the following scale, the proposed interest on the precise sums of 2*s.* and 4*s.* will be the same as has been legally chargeable hitherto; but at present the Pawnbroker has no inducement to lend those sums, unless he practices the ordinary evasion of the law, and makes the usual overcharge; whereas, by this scale, it would be most for the interest of the Pawnbroker to make his loans consist of those and of similar even sums, as he would get an increasing interest on each shilling advanced up to 10*s.*, and he would therefore be as anxious as the borrower to deal in round sums.

The adoption of the following table will tend also to simplify the calculations of both parties on all the numerous transactions which occur under £. 5, and will

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will prevent the errors which must frequently arise in calculating the interest under the English Act.

| s. | d. | | s. | d. | | s. | d. |
|---|---|---|---|---|---|---|---|
| – | ¼ | per Month for | 1 | – | or for any Sum not amounting to | 2 | – |
| – | ½ | " | 2 | – | " | 3 | – |
| – | ¾ | " | 3 | – | " | 4 | – |
| – | 1 | " | 4 | – | " | 5 | – |
| – | 1¼ | " | 5 | – | " | 6 | – |
| – | 1½ | " | 6 | – | " | 7 | – |
| – | 1¾ | " | 7 | – | " | 8 | – |
| – | 2 | " | 8 | – | " | 9 | – |
| – | 2¼ | " | 9 | – | " | 10 | – |
| – | 2½ | " | 10 | – | " | 11 | 6 |
| – | 2¾ | " | 11 | 6 | " | 13 | – |
| – | 3 | " | 13 | – | " | 14 | 6 |
| – | 3¼ | " | 14 | 6 | " | 16 | – |
| – | 3½ | " | 16 | – | " | 18 | – |
| – | 3¾ | " | 18 | – | " | 20 | – |
| – | 4 | " | 20 | – | " | 22 | 6 |
| – | 4½ | " | 22 | 6 | " | 25 | – |
| – | 5 | " | 25 | – | " | 27 | 6 |
| – | 5½ | " | 27 | 6 | " | 30 | – |
| – | 6 | " | 30 | – | " | 32 | 6 |
| – | 6½ | " | 32 | 6 | " | 35 | – |
| – | 7 | " | 35 | – | " | 37 | 6 |
| – | 7½ | " | 37 | 6 | " | 40 | – |
| – | 8 | " | 40 | – | " | 42 | 6 |
| – | 8½ | " | 42 | 6 | " | 45 | – |
| – | 9 | " | 45 | – | " | 47 | 6 |
| – | 9½ | " | 47 | 6 | " | 50 | – |
| – | 10 | " | 50 | – | " | 52 | 6 |
| – | 10½ | " | 52 | 6 | " | 55 | – |
| – | 11 | " | 55 | – | " | 57 | 6 |
| – | 11½ | " | 57 | 6 | " | 60 | – |
| 1 | – | " | 60 | – | " | 65 | – |
| 1 | ¼ | " | 65 | – | " | 70 | – |
| 1 | 1½ | " | 70 | – | " | 75 | – |
| 1 | 2¼ | " | 75 | – | " | 80 | – |
| 1 | 3 | " | 80 | – | " | 85 | – |
| 1 | 3¾ | " | 86 | – | " | 90 | – |
| 1 | 4½ | " | 90 | – | " | 95 | – |
| 1 | 5¼ | " | 95 | – | " | 100 | – |
| 1 | 6 | " | 100 | – | | | |

And for every pledge upon which shall have been lent any sum exceeding £.5, the interest thereon shall be charged after the following manner, that is to say, the interest on £.5 shall be calculated at 1*s.* 6*d.* per month, and thereto shall be added for that portion of the loan which is beyond £.5 at and after the rate of 3*d.* per Month, and no more, for the loan of every 20*s.* so exceeding £.5.

| | £. | s. | d. | | s. | d. |
|---|---|---|---|---|---|---|
| Examples: - - - | 5 | 5 | – | Interest - - - | 1 | 6¾ |
| " - - - | 10 | – | – | " - - - | 2 | 9 |
| " - - - | 11 | 10 | – | " - - - | 3 | 1½ |

Pawnbrokers to give a farthing in change, or to abate the odd farthing, as in the English Act.

There are two elements of competition in the business of pawnbroking, and the persons engaged in it may either overbid one another by the liberality of their advances,



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advances, or underbid one another in the low scale of interest and profit which they may propose to take.

The former seems unfortunately to be the only species of competition in which the trade have hitherto been engaged, and the latter has been but little attempted.

It would be much more desirable for the interests of the poor if the Pawnbrokers were to limit their advances so as to secure themselves from risk, and if the rivalry of the trade were extended more towards the other branch of competition, namely, a reduction in the rate of charge.

Much cannot, perhaps, be expected from the following recommendation, in attaining this desirable object in the smaller class of loans; but, in order to give the Public confidence in the binding nature of any agreement which the Pawnbroker may make, if he should offer to reduce his charge below the legal maximum, Your Committee are of opinion that he should not be permitted by law to charge more than the rate which he inserts upon the duplicate.

### 4. *Mode of Sale of Forfeited Pledges.*

Attention has been already called to the suggestion that a sufficient notice of sale ought to be given to the Pledger on his demand, and that the date and place thereof should be written on the back of his duplicate when presented for that purpose, after forfeiture of the goods. This seems to be the only method of giving any effectual notice. It will be a very valuable privilege to the Pledger in those cases where any overplus is really likely to accrue; and it will relieve the Pawnbroker from the odium which at present attaches to him in many cases, where the goods are supposed to be worth more than they actually fetch at the auctions.

The present mode of giving notice may be altogether dispensed with.

The Pawnbroker's charge for giving notice ought not to exceed 1 *d.*, which should not be demanded at the time, but should only be deducted from the proceeds of the sale.

The goods to be knocked down to the highest bidder, and if not put up on the day specified in the notice, the Pawnbroker to be liable to a penalty of 6 *d.* for every day which he so delays to sell them, provided the loan does not exceed £. 1; and 3 *d.* in the pound additional per day, for every sum exceeding £ 1; which penalty he shall deduct from the charge which he makes to the Pledger, and which may be subject also to mitigation if the case be referred to the Petty Sessions.

All forfeited Pledges, of whatever value, to be saleable seven days after forfeiture and not sooner; they should be sold by auction only, and within the limits of the town where they are pledged.

And, in order to prevent the Pawnbroker from having a direct interest in promoting a mock sale, it is essential that he should be prevented from selling goods of any kind by retail, under pain of penalty. This restriction seems absolutely required in order to give confidence in the *bonâ fide* nature of the auction; and as it is not the custom in Ireland for Pawnbrokers to invest any large proportion of their capital in buying in forfeited pledges at the auctions, in order to retail them again in their shops, it cannot be considered as a greivance to them, and will probably promote the respectable character of the trade.

The Auctioneer to be licensed; to be bound to keep a book of sales as specified by law, and to keep an office open in the town where reference may be made to such book. Any Auctioneer convicted of false entry, unfair sale, or neglect of the provisions of the law, should be fined for every such neglect; and any Pawnbroker employing an unlicensed Auctioneer to be fineable.

The charge for auction should not exceed 1 *d.* in the shilling, on each article sold below 5 *s.*, and 1 *s.* in the pound for all articles above that value.

### 5. *Restitution of the Overplus after Sale.*

The principal precautions necessary to ensure restitution of the overplus are already detailed, namely, to oblige all forfeited pledges to be sold by public auction,

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auction, and not to allow them to be disposed of in any other way, and to oblige the Auctioneer to keep a book which shall enable him to give an account to the Pledger of the proceeds of each and every article sold.

But, besides this, it will be necessary to limit the time for which interest may be charged to one month beyond the time of sale specified in the original duplicate; and this will make it the Pawnbroker's interest to sell off the goods at the expected time, when some overplus may be realized upon them; and it will induce him also to insert upon the duplicate the precise number of months which he really intends to keep the goods before sale. It is of much importance to stimulate the exertions of the poor Pledger, by making him look upon the notice of sale as certain and peremptory.

Provided always, that this should not prejudice any subsequent agreement that the parties may enter into to keep the goods longer than was originally proposed, which agreement, in order to be binding, should be entered on the back of the duplicate.

6. *Penalties.*

The penalties imposed for a contravention of the law need not be large, but they should be made payable in part to the informer. And in order to relieve the Pawnbrokers in cases where they may prove that their error arose from venial causes, the penalty should be capable of mitigation at the discretion of the Magistrates, who should be empowered to dispose of the case summarily, and be required to report all convictions to the next Quarter Sessions.

The necessity of giving security to be dispensed with. But all persons concerned in disposing of pledges otherwise than in the way required by law, to be guilty of a misdemeanor.

7. *Inspection and Control.*

Various schemes have been alluded to in the evidence, for affording a proper inspection and control of Pawnbrokers. But, after much consideration, Your Committee are unable to recommend the appointment of any officers for that especial purpose.

The present system of licensing is obviously so defective, that it cannot be retained, and Your Committee are of opinion that, instead thereof, a license should be granted, in Dublin, by the Recorder's Court, or by some other legal authority, and in the country towns, by the Justices at Quarter Sessions, annually, upon payment of a fee of £. 1., to be divided between the Assistant Barrister and the Clerk of the Peace. The license to be withdrawn, at the discretion of the same Court, if the person applying for it has been thrice convicted of offences against the law.

It is hoped that this will have a much greater effect than any pecuniary penalty in enforcing the provisions of the law; in preventing the receipt of stolen goods; in preventing the sale of spirits, or the retail of forfeited pledges by Pawnbrokers; and in obliging them to keep correct hours; to keep proper books; and to fulfil the other regulations required by the Act.

The Auctioneer to take out a similar license, and to be subject to similar disqualifications.

8. *Relief from Taxation recommended.*

There appears to Your Committee to be no good ground for imposing any tax upon the business of pawnbroking, as it must fall ultimately upon the most wretched class in the community. Your Committee recommend, very earnestly, that the pecuniary burthens already enumerated under this head be entirely removed, and that no restriction be imposed either in Dublin or elsewhere on the number of Auctioneers whom the Pawnbrokers may employ.

It is hoped also that the auction duty on the sale of unredeemed pledges may be remitted, as the strongest analogy exists between such sales and sales of insolvents' goods, sales under distress, &c. &c. which are already exempted by law. It appears, moreover, that there is no probability of the Excise duty being honestly and fairly accounted for, in consequence of the openings for fraud which exist in transactions of such a paltry amount, unless an expensive machinery be created, which would probably absorb the revenue to be derived from the tax. The duty, hitherto, has never been correctly levied.

 9. *Time*

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9. *Time of keeping Pledges to be arranged between the Pawnbroker and the Pledger; minimum period, Three Months.*

Much improvement may be anticipated from allowing the Pawnbroker and the Pledger a greater latitude in settling between them the period during which the pledge shall be kept previous to sale; and from reducing the minimum period (for goods of whatever value) to three months. The recommendation already made, that interest should be chargeable only for as many months as is specified on the duplicate, will induce the Pawnbroker to name the longest period for which he can safely keep them, without risk of deterioration. And it is of advantage to both parties, that he should not be compelled to keep them beyond the period or season when they will sell best.

10. *Removal of the existing Restriction of the Law with respect to Loans above £.10.*

Your Committee recommend, that Pawnbrokers should in future be allowed by law to make loans on pledges to any amount desired, subject only to the restrictions and regulations already proposed.

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Your Committee cannot conclude this Report without expressing their regret that the recommendations contained in it necessarily enter into such minute details, and may notwithstanding fall short of what many persons in Ireland will think essential to a reform in the present system.

They trust, however, that the proposed alterations will be found easily practicable, and that they will ultimately lead to considerable improvement; that much of the odium and discredit attached to the trade at present will be removed, and that those persons of character who embark in it may introduce into the business a more wholesome species of competition than has yet been seen.

If the above recommendations should be favourably entertained by the Legislature, it is at least hoped that all questionable transactions may in future be easily traced and checked; and that those needy and ignorant persons who may be compelled by their necessities to resort to the Pawnbrokers for temporary accommodation, and whom the law should especially compassionate and protect, may find an easy and an intelligible remedy when they are wronged.

3 *August* 1838.

PROCEEDINGS

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## PROCEEDINGS OF THE COMMITTEE.

*Lunæ*, 14° *die Maii*, 1838.

PRESENT:

Lord CLEMENTS, in the Chair.

| | |
|---|---|
| Mr. Corry. | Mr. Redington. |
| Mr. W. Roche. | Sir M. Chapman. |
| Mr. Hutton. | Captain Meynell. |
| Mr. Lucas. | Sir W. Somerville. |
| Mr. Beamish. | Lord Adare. |

*Martis*, 12° *die Junii*, 1838.

PRESENT:

Lord CLEMENTS, in the Chair.

| | |
|---|---|
| Mr. Hutton. | Mr. John Young. |
| Mr. W. Roche. | Mr. Corry. |
| Mr. Lucas. | Mr. Beamish. |
| Mr. Ponsonby. | Captain Meynell. |
| Mr. E. Tennent. | |

*Martis*, 17° *die Julii*, 1838.

PRESENT:

Lord CLEMENTS, in the Chair.

| | |
|---|---|
| Mr. Hutton. | Mr. Corry. |
| Mr. Lucas. | Sir W. Somerville. |
| Mr. Redington. | Mr. J. Young. |

*Mercurii*, 18° *die Julii*, 1838.

PRESENT:

LORD CLEMENTS, in the Chair.

| | |
|---|---|
| Mr. Hutton. | Mr. John Young. |
| Sir W. Somerville. | Mr. Corry. |
| Mr. Redington. | Mr. Lucas. |



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# MINUTES OF EVIDENCE.

*Martis, 22° die Maii,* 1838.

MEMBERS PRESENT:

Mr. Hutton.
Mr. Redington.
Mr. Corry.
Mr. John Ponsonby.
Mr. John Young.
Mr. Lucas.
Mr. Beamish.
Mr. Wm. Roche.
Sir William Somerville.

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

*George Mathews,* Esq., called in; and Examined.

*G. Mathews,* Esq.

22 May 1838.

1. *Chairman.*] YOU are employed in the Chief Secretary's office in Dublin Castle?—I am.

2. How long have you been so employed?—Eight years.

3. You are secretary also to the Central Loan Fund Board in Ireland?—Yes.

4. That employment has given you an opportunity of inquiring into the operation of the system of loans among the poor?—It has; my attention has been for the last two years particularly drawn to that subject.

5. From thence have you been led latterly to inquire into the system of pawnbroking?—I have.

6. Have you been induced from any other circumstance to inquire into it?—From very strong statements appearing in public respecting pawnbrokers, and also from the notice taken of the subject by the Irish Corporation Commissioners in their Report.

7. Have you seen the evidence on which that Report was founded?—I have it here.

8. Can you produce it?—Yes, I can; I have the original, and also a copy.

9. Is that you have in your hand, the original minutes?—Yes, taken before the Commissioners, in the hand-writing of the Commissioners themselves.

10. Have you a copy you can deliver in to the Committee?—Yes, I have.

[*The Witness delivered in the same.*]

11. Have you seen the several allegations contained in that Report respecting the inefficiency of the present system of licensing pawnbrokers?—As regards Dublin, I have.

12. Do you find that those grievances exist now?—In a very great degree they do.

13. Do you find that they operate very much to the disadvantage of the poor?—The grievances stated by the Commissioners in their Report still exist, and they all operate against the poor.

14. What is the system of licensing at the present time by law?—With the exception of Dublin, there is no such system as licensing in Ireland.

15. Then, in point of fact, the appellation of licensed pawnbroker is a misnomer?—Yes, it is.

16. What is the system that prevails in Ireland?—A person conducting business as a pawnbroker, is by the Irish Act of 26 Geo. 3, cap. 43, required to lodge securities in a bond of 300*l.* for himself, and three other persons in 100*l.* each, for the due performance of his office of pawnbroker; if he is stationed in a town, that bond is lodged with the town clerk; if in the county, with the county treasurer.



17. And

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*G. Mathews*, Esq.

22 May 1838.

17. And that entitles him to take out a license?—He obtains a certificate of having lodged that bond either from the town clerk, or the treasurer of the county, and by another section in that Act he is required to transmit that certificate to the marshal of the city of Dublin, with a fee of 5*s.*, who enters it in a book, and there is nothing further required; it is merely a certificate of having lodged the bond.

18. The security is not made available unless there is an action brought against the pawnbroker for not complying with the provisions of the Act, which action, in point of fact, is never brought?—No.

19. That is the state of the case?—Yes, as regards all Ireland, except Dublin.

20. What are the penalties attached to the non-compliance with the provisions of the Act?—There are a variety of small penalties, but there is no penalty for commencing business of this description; there are a variety of small penalties for malpractices.

21. How are they recoverable?—By the churchwardens, and to be applied to the poor of the parish.

22. And not recoverable by an informer, or the party injured?—No.

23. They are therefore never sued for?—No.

24. The bond is never put in suit against the pawnbroker?—No, it never is.

25. As an effectual check against malpractices, it is quite inefficient?—Yes; when once the certificate is obtained of the lodging the securities, no further inquiry is made into the conduct of the pawnbroker, or the solvency and sufficiency of the sureties in it.

26. Then it appears, as far as the licensing is concerned, it is only another term for taking a certain fee from the pawnbroker, and a general system of registering his name; but as a check against the abuse of the trade, it is, practically speaking, inoperative?—Yes, quite so; the certificate is taken the first year of commencing business, and the name is entered in the register by the city marshal.

27. If a pawnbroker misbehaves, he still continues in business?—Yes, he does so.

28. Mr. *Hutton.*] In point of fact, does a pawnbroker commencing business, generally give that security; have you any means of knowing that?—There are cases in which pawnbrokers are carrying on business without having lodged any security.

29. Mr. *Corry.*] If any person finds himself aggrieved, has he the means of enforcing an action against the pawnbroker?—If a person pawns goods, and cannot get them again, he has a right of action against the pawnbroker.

30. *Chairman.*] Are actions often brought for malpractices?—The city marshal has stated, in his Return, that he has never known of a penalty recovered against any pawnbroker, but there have been some cases.

31. Have there been no complaints on the part of any persons pawning goods; have they not made complaints?—There is a penalty payable to the person pawning goods, and there have been complaints made in that respect.

32. Complaints made against the persons pawning goods, or against the pawnbroker?—Against the pawnbroker; but there are other malpractices, not relating to the pawning of goods, which a pawnbroker may commit, and for which the churchwardens can alone prosecute.

33. Mr. *Redington.*] The penalty in no case can extend to deprive him of his license?—He has no license.

34. No penalty can have the effect of putting him out of the business?—There was a case of that kind a few years ago in Dublin, where an annual license is required.

35. *Chairman.*] You have stated the practice in the country; what is the practice relating to Dublin?—An annual license is granted by the head-magistrates at the office of police.

36. What is the nature of the jurisdiction exercised by the marshal of the city?—The marshal's jurisdiction is defined in these two Acts; it amounts to nothing more than having received certificates, of the bond having been lodged, and the registering the name in the register of the pawnbrokers of Ireland; he has another duty, to receive a monthly return from each pawnbroker of the number of pawns taken by them, and the amount lent.

37. What

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G. Mathews, Esq.

22 May 1838.

37. What is the license granted by the city magistrates?—That is required by two Acts which were passed with the view of laying on an annual tax of 10*l.* first, and 90*l.* afterwards, towards the expense of the Dublin City Police; it was merely to cover that charge, that the Acts were required.

38. Has the license ever been refused by the city magistrates for malpractices?—There is one case I am aware of that excited a great deal of notoriety four years ago; a particular pawnbroker denied the right of the magistrates to withhold the license; it went to the Court of King's Bench, and they affirmed the right of the magistrates.

39. Though that was found to be the law, in point of fact that instance is a rare if not a solitary one; and, practically speaking, the withdrawal of the license by the magistrates of the city for misconduct is not enforced?—I inquired at the district police office before coming here, and that is the only instance in which I can find they exercised the right.

40. That is not looked to by the poor as a check upon any malpractices that may exist, or any contravention of the Act that may occur in Dublin by the pawnbrokers?—It is no protection to the poor in Dublin; they could never resort to it; and it merely relates to Dublin.

41. Mr. *Roche.*] What is the number of pawnbrokers in Dublin?—There are 46, I believe; there is a return by the city marshal.

42. *Chairman.*] What are the other duties of the city marshal?—His duty, besides receiving the certificate and entering it in the register of pawnbrokers in Ireland, is to receive a monthly return of the number of pawns effected by each, and the amount lent, for which the marshal is entitled to 1*s.*, and "no more," the Act says.

43. Practically speaking, is more paid by the pawnbroker?—It is admitted by the city marshal he receives 1*l.* a year, paid in advance, and the returns never come in monthly.

44. Has he not the duty of giving notice of sale to the parties who make pledges?—Yes, in Dublin he has the additional duty of giving notice to the parties whose goods are to be sold; the pawnbroker sends the marshal a list of the persons whose goods are to be sold, and the marshal is supposed to give that notice to the parties; I have a copy of that notice.—[*The same was handed in.*]

45. Does he make any extra charge for that duty?—He is allowed by the Act to charge a certain sum; but he generally makes a bargain with the pawnbroker, and compounds with him for 6*l.* a year to serve all notices.

46. The object of the notice being to apprize the individual that his goods having been in the pawnbroker's possession longer than the time allowed by the Act, are now to be sold by auction?—Yes, within 14 days after that notice.

47. Practically speaking, do the individuals ever receive any notice, or is it given in such a form as to enable them to attend at the auction where his goods are sold?—There has been a good deal of contradictory evidence upon that point; I have examined several of the pawnbrokers, and the Commissioners of Municipal Inquiry did so at great length, and the same contradiction appears upon the evidence taken by them; some of the pawnbrokers alleged that the notices are given, that they had every reason to believe they were, and others denied it.

48. Is it given in such a way, if it is given, as to enable a person who has pawned his goods to attend the auction?—If a person has given his name and residence correctly, the notice would apprize him of it, if it reached him.

49. It says in this notice that the goods will be sold at the first opportunity; the poor man can scarcely know when the first opportunity will arise; "at the divisional auction-room in Bride-street," it does not state when that opportunity will occur, or what day, or how the sale will take place?—I may mention to your Lordship, that the general impression is, that the notice system is ineffective, and has no other object than to load the poor man with unnecessary expense; it is quite the custom for persons to give fictitious addresses and names, or rather that is the general practice; the notice cannot then be served, but the city marshal receives his fee.

50. Mr. *Hutton.*] How does it load the person who pawns the goods with expense?—The city marshal is entitled to a fee of 3*d.* or 4*d.* according to the sum, and such fee is added to the expense charged against the pawn.

51. *Chairman.*] If there was any overplus arose upon the sale of the article, the pawnbroker would be bound to account with the pledger for the overplus?—He would.



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52. Deducting the expenses of the sale, and the expense of serving him with a notice for which the marshal charges 3*d.* or 4*d.* by the Act?—Yes; the pawnbroker is to pay the city marshal first, whether he serves the notice or not; he generally does so by a compounded sum sometimes paid in advance; I have reason to believe sometimes a year or two in advance.

53. But the precise sum of 3*d.* or 4*d.*, in proportion to the value of the goods, is charged against the poor man, if he wants to settle with the pawnbroker?—He is to pay all the expenses incurred.

54. Mr. *Roche.*] Does the marshal get that 3*d.* or 4*d.* in addition to the 6*l.* a year?—No, that is in lieu of it.

55. *Chairman.*] Have you any other remarks to make as to the licensing system in the city of Dublin at present?—It is under the superintendence of the head office of police, and ample security is required and enforced in Dublin; there is no failure in that; the fees charged by the marshal of 3*d.* or 4*d.*, and 5*s.* a year, are all in British currency, but they are in Irish currency by the statute; the Act says a certain fee and no more shall be charged by the city marshal, but he has converted them into British currency; this fee of 5*s.* he charges in the first instance, and 1*s.* a month afterwards; he has turned them all into British currency; the Act says 12*s.* and no more, which would be only 11*s.* 1*d.* British.

56. Mr. *Hutton.*] Who appoints the marshal?—He is a corporation officer elected by the corporation; this duty and privilege was only thrown upon him by the Act of George III.; it is incidental to the office, and not essential to it.

57. *Chairman.*] He is occupied in attending upon the lord mayor?—He is one of the city State officers.

58. Mr. *Ponsonby.*] What situation of life is he in?—He must be a man of some corporation consequence; he obtains an income of 1,200*l.* or 1,500*l.* a year; the Commissioners of Municipal Inquiry describe the duties of that person; and in addition to the fees of 12*s.* and 5*s.* from pawnbrokers, he has the customary perquisite of appointing one auctioneer.

59. *Chairman.*] He, by the Act, is entitled to sell goods; he does not do so himself, but appoints a substitute?—He lets it out to a gentleman at a certain sum.

60. And takes the profit of it?—He takes a profit upon every thing.

61. Mr. *Hutton.*] Have you any means of knowing how much he gets from that auctioneer for liberty to sell by auction; you say he gets 6*l.* a year, and 5*s.* for entering upon the register?—For registering pawnbrokers' licenses; by the return, he averages his income at 350*l.* a year; for serving the pawnbrokers' notices of sale in the city of Dublin, 250*l.* a year; for his profits upon letting his duty as an auctioneer, 312*l.* a year; making together 912*l.*; he has other fees as city marshal.

62. You quote that from a return laid on the table of the House?—Yes; by the city marshal himself.

63. Then, in point of fact, the city marshal receives 312*l.* a year from one auctioneer for the privilege of selling goods, and making charges to the pawnbrokers?—Precisely so; there are four divisional auctioneers in Dublin; he is entitled to appoint one, and receives 312*l.* a year from his deputy.

64. Who are the other auctioneers appointed by?—Another is appointed by the sword-bearer, who lets it for a certain sum a year, and two are appointed by the Lord Lieutenant.

65. Mr. *Roche.*] Do they all share in the selling of articles pawned?—Those four have the exclusive right of selling pawned goods.

66. Mr. *Hutton.*] One of those pays 312*l.* a year to the city marshal?—Yes.

67. Have you any other means of knowing what the second auctioneer pays the sword-bearer for his privilege of selling?—The same individual who farms from the city marshal, farms also from the sword-bearer; he is a witness here, and will be able to state the amount himself; it appeared upon the inquiry before the Irish Municipal Commissioners, that Mr. Bentley paid 3*l.* a week to the city marshal for that privilege; but immediately afterwards the city marshal raised it to 6*l.* a week, which makes up the 312*l.*; Mr. Bentley is here himself.

68. *Chairman.*]

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68. *Chairman.*] Was not the object of giving the auctioneers of pawnbrokers' pledges a monopoly, this; that they are bound to keep a book which may check the pawnbroker's account of the sales, so as to ascertain the sum for which the forfeited pledge was sold, in order that the person to whom those goods belong may get back the overplus, in case it sells for more than the money lent upon them; is not that the case?—The four divisional auctioneers do keep a book specifying the articles sold, and what they fetch, but that duty could be performed as well by any general auctioneer as any of the four; I am not aware that that was the reason why the monopoly was given to the four; the two appointed by the Lord Lieutenant were appointed by the 28 of Geo. III. passed two years afterwards; those two of course pay nothing; the gentleman who farms from the city marshal and the sword-bearer, pays a very large sum.

69. Do they perform the duty in person or by deputy?—A good deal in person; one of them, Mr. Burke called upon me last Saturday, and stated he performed the duty personally, with very few exceptions, and it produces him an income of 1,200*l.* a year.

70. Mr. *Roche.*] Who has the distributing among the four auctioneers the goods to be sold?—The pawnbrokers can select any of the four they please.

71. Mr. *Ponsonby.*] Are they appointed for different quarters of Dublin, or appointed for Dublin in general?—One division is called St. Stephen's Green; the other the Rotunda division; the other the Barrack division, and the other the Workhouse division; those were four old divisions of the police, and an auctioneer was attached to each division, but the name has gone long since; there are still four divisional officers, but the pawnbroker can give his goods to any auctioneer he thinks fit.

72. Mr. *Hutton.*] So that those divisions are of no use whatever?—No, they never were; there could be no advantage in confining them to their own divisions; I was going to observe, that the pawnbrokers very naturally go to the auctioneer with whom they can make the best terms; they have all the same rate of charges; the per centage allowed to the auctioneer is specified in the Act, and they all conform to it; it has been, however, remarked, that the charges are beginning to be thought very high, inasmuch as if auctioneers can derive such large incomes as those two who act as pawnbrokers' auctioneers, those who have nothing to pay, like the Government auctioneers, are allowed the very same charge as those who pay to the corporation officers.

73. The pawnbroker makes a bargain with the auctioneer to sell his pledges upon certain terms?—Yes; the practice is, that the pawnbroker sends his goods into the auction-room, and they are sold the same day, and the auctioneer pays him down the money the day after sale.

74. *Chairman.*] Whether he gets paid for the goods or not?—He scarcely gets paid for more than one-third; they have stated so themselves; he gives credit, and is obliged to do so.

75. And the sum charged for this sale is always levied upon the poor man, if he comes to account with the pawnbroker for his goods which have been sold?—I believe the idea of coming to account with the pawnbroker, is very nearly an entire fallacy; in very few cases is there any thing over for the poor man.

76. What is the rate of interest charged by the Irish Act?—The 26 Geo. III. has a table of interest to be charged, which two years afterwards was found to be too high, and was reduced by the next Act, in order to accommodate the poorer class of borrowers upon easier terms than the former Act two years before; this rate of interest, however, is a great deal higher than the English rate of interest.

77. Mr. *Hutton.*] That reduced rate is the rate now charged?—Yes, by virtue of this Act.

78. *Chairman.*] Is there any means of preventing the pawnbroker charging a higher rate of interest than that allowed by the Act?—He is liable to penalties if he does it.

79. Where do they go?—To the churchwardens for the benefit of the poor; all the penalties upon pawnbrokers go to the poor.

80. Is he not directed also by the Act to exhibit in his shop the table of interest allowed by the Act for the information of the poor man?—He is supposed to have such a table hung up.



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*G. Mathews, Esq.*

22 May 1838.

81. Have you visited several shops to see if it is complied with?—I visited many of them, but I was not so fortunate as to see them except in one instance.

82. Was the table hung up in such a place as to be likely to be seen by the poor man?—It was in the shop I saw it; there will be very full evidence given upon that subject by other witnesses.

83. Have you attended any auctions of forfeited pledges in Dublin?—Yes, I have latterly.

84. Have you gone to several of them?—Yes, from curiosity.

85. Were the goods exhibited before they were put up, in such a way as to render it likely that bidders should come forward to purchase them?—They were not.

86. They were not exhibited before the numbers were put up?—No; they were merely brought forward, and put up by the auctioneer, and handed about for a moment, without any previous examination; if there were books to be sold, I could not examine them, to see if they were perfect, or what their value was. The practice is, in Dublin, to bring the goods to the auctioneer about half-an-hour before the sale, and as the greater part of the sales commence at eight or nine o'clock at night, when it is quite dark, there is no means of knowing the value of the articles.

87. Did you see persons attending apparently of the class of people to whom the goods belonged, or were they dealers?—I have a pretty good knowledge of the book-dealers; I know them well, and I saw at five out of six of the sales, the same men formed the bidders; a book was put up to sell one evening, and I gave a bid myself, which seemed to excite notice, and five or six faces were turned about, as if surprised that anybody would interfere with them.

88. It appeared to you that the parties who had pawned their goods had not received, practically, notice to attend at the sales, to see how the goods were disposed of; that the public were not parties to the sale, but a few individuals connected with the trade; is that your impression?—Yes; and I am certain that such is the fact, with very few exceptions, because, as the auctioneers give credit, they must give credit to persons they know; they must know perfectly all those men, and they do know them; it is the same class of men; I know them well; they go by the name of "jobbers," or brokers, who buy to sell again.

89. Mr. *Ponsonby.*] Did it appear to you that the goods went cheaper at the auctions of pawnbrokers' goods than at other auctions?—I am not an attendant at other auctions.

90. Do they appear to go very much below their value?—I rather think, in general, that the goods sold in Dublin, taken as a whole, go for less than the pawnbrokers' claim upon them; I think, in Dublin, the pawnbroker loses upon the articles sold; his charges amount to so much, and the goods are sold to such a disadvantage, he is a loser; there may be rare instances of an overplus.

91. Mr. *Roche.*] Does that arise from the inferiority of the article, or a collusion between the auctioneer and the bidders?—I think, from the place and time of sale, and the bidders being the same description of persons, they have to sell them again, to make a profit, both auctioneer and purchasers know each other, and are united together.

92. *Chairman.*] The object of the auctioneer is not to obtain a surplus over and above the sums lent, to return to the poor man, but to obtain such a sum as will save the pawnbroker?—I should think the auctioneer's duty is to sell to the highest bidder, and to obtain as many bids as he could procure; but it is generally understood that, as soon as the pawnbroker is safe, there is an end of competition, and the poor man is thrown out of view; it is considered as bankrupt stock.

93. That may account for the apparent disinclination to give sufficient publicity to the sales; it would appear, from what you state, that the pawnbrokers and auctioneers find it more to their interest to deal with the same class of persons, and not to give facilities to the public for attending the sales, in order to obtain an overplus for the poor man?—The system undoubtedly is, that they care very little about the public; advertisements appear in the newspapers about the sales, but the time of night fixed is a time when no respectable party would like to go, such as eight, nine or ten at night; last week I was at a sale at half-past nine, and the class of persons who were there to be bidders, appeared more like pickpockets. One pawnbroker's auctioneer, has a house, which I assume to be his, where the windows are tumbling out, and the place was covered with filth; no respectable person would go there.

94. But

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94. But there is a general understanding that the bidders are to bid up to save the pawnbroker, and not beyond?—The pawnbroker buys in, if he is not safe.

95. Mr. *Redington.*] Do you consider that the lateness of those hours at which the sales are held prevents the persons attending whose goods are sold?—No; I do not think they care much about it; so much is obtained upon the goods, they care not much about them afterwards.

96. Are they not of that class of people, that eight or nine in the evening suits them better than an earlier hour in the day?—The reason given is, that the bidders cannot attend earlier; plate is sold at about eight o'clock.

97. Mr. *Ponsonby.*] Are there any regular times for sales?—No; except that the pawnbrokers have an agreement amongst themselves, that no auction for plate will be going on at two auction-rooms the same night.

98. Mr. *Hutton.*] Are there any auction sales, in point of fact, except pawnbrokers' auction sales, conducted at night?—No; other auctions are conducted in open daylight.

99. Mr. *Redington.*] No book sales at night?—No; Mr. Sharp, the principal book auctioneer, always sells in the day.

100. *Chairman.*] Is the plate ever cleaned up before the sale?—No; the articles are never cleaned; they are sent in the same state a few minutes before the sale, just as originally received by the pawnbroker.

101. Mr. *Hutton.*] Have you any means of knowing how the duty upon those sales are paid to the Government?—The auction duty is paid monthly to the Government, in Dublin; I have inquired at the Excise-office, and found there was a strong impression there, that, with the exception of Dublin, very little auction duty is paid in any part of Ireland.

102. Does a Government officer attend at those sales, to ascertain the amount of duty?—Never; the auctioneer is a licensed auctioneer, and he makes a return to the Excise-office periodically; I believe he is sworn to the accuracy of it; he makes a return monthly, and settles the amount of duty.

103. So far as the payment of the duty is concerned, it is the interest that those articles should be sold at the lowest rate at which they can go?—Yes, certainly.

104. What is that duty?—It is fixed by the Revenue Acts of Parliament.

105. *Chairman.*] Do you know whether the books of sale are kept correctly by the auctioneer or not?—I have seen them, and examined several, and they appear to be correctly kept.

106. That is to say, they *bonâ fide* set down the price for which the goods sell?—Yes, they do, in Dublin.

107. You do not speak as to the country?—No; for I understand there is nothing of the kind observed there.

108. Mr. *Roche.*] Do you think that all the pawned articles are brought to auction in Dublin, or are any sold surreptitiously?—It would be difficult for me to answer that question; in the country parts, the evidence that has been obtained shows that that practice prevails; I have had correspondence with the chief constables of police and other local authorities, and the universal belief is, that out of Dublin no regard is paid to selling or accounting for the articles.

109. In Dublin you think it is done with regularity?—With as much regularity, perhaps, as the business admits of.

110. *Chairman.*] Have you got a list of the pawnbrokers in Ireland?—I called on the chief constables of police within the last three months to send me in a return of all the persons in their districts carrying on the business of a pawnbroker, and I have got those returns, but I have not got them here.

111. Have you compared them with the returns furnished by the city marshal according to the order of the House?—Yes; and it appears in many cases that the city marshal's returns are not so correct as the chief constable's; that there are many persons carrying on the business of whom he has no knowledge.

112. That proves there are more persons exercising the trade of a pawnbroker in Ireland than those who have lodged securities?—It will also appear, there are persons in this list which the marshal certifies as having lodged securities, who have never lodged any security at all.

113. And besides, that others not in this return, exercise the business?—Yes; in the town of Carlow the chief constable returns three, and the city marshal one; the city marshal is not an officer who has any inquisitorial power; he is confined to registering the certificates; he cannot leave Dublin, and has no control over



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over them; he registers the pawnbroker when he commences business, and receives monthly returns; those monthly returns he is supposed to prepare an abstract of and lay before Parliament, but he has never done so.

114. Practically speaking, do you see any great advantage in those returns?—Not the least.

115. It is putting a very considerable burthen on the pawnbroker and upon the city marshal, without any benefit to the public?—It imposes a fee of 12 *s.* upon the pawnbroker for the benefit of the marshal

116. If the fee is paid, is the return looked after?—The fee is looked after; returns have been laid before the Irish Parliament, and I find on the Journals for the year 1788, the year after the Act came into force, 51 pawnbrokers had commenced business; one in Cork, one in Waterford, and the rest in Dublin; but five in the first year quited the business, reducing the number to 46.

117. Mr. *Hutton.*] You seem to be of opinion that in Dublin, generally speaking, matters are conducted with propriety; do you suppose if there was an officer appointed to each locality, to superintend the proceedings of pawnbrokers, that that would effectuate an improvement?—The first great improvement, as it strikes me, would be, that every pawnbroker should have an annual license renewable, on proof of his good conduct.

118. *Chairman.*] Do you admit that the business in Dublin is properly conducted, generally speaking?—There is a marked distinction between Dublin and the country; but the sales of goods admit of very great improvement, and the fact of the not giving notice by the city marshal, requires its total abolition.

119. The exhibition of tables of interest, the way the sales are conducted, which are the two most material things as affecting the charge upon the poor, are not conducted in such a way as you would approve of?—By no means.

120. Mr. *Hutton.*] I wish to know how you think those defects might be improved?—I think the first thing would be, that every person carrying on the business of a pawnbroker should have an annual license, renewable upon good conduct, and of which he should be deprived upon proof of misconduct, and for that license he should pay a certain sum, not excessive nor too small; and upon that subject I may say I have got upon the 2d of February 1788, a resolution of the Irish House—"That it is the opinion of this Committee that a duty of 10 *l.* be paid by every person carrying on the business of a pawnbroker in Ireland, from the 25th of March 1788, to the 25th March 1789," but which like many other Irish resolutions was never taken notice of in framing the Act.

121. That is the date of the schedule of reduced interest?—Yes.

122. That interest was reduced, but the license of 10 *l.* was not introduced into the Act?—No.

123. Mr. *Roche.*] That 10 *l.* was more valuable then than now?—Yes; but the profits were more valuable too.

124. *Chairman.*] Have you had any communication with pawnbrokers upon the subject of the alteration of the law?—I have had communications with pawnbrokers in different parts of Ireland, Cork, Belfast, Newry, Galway, Derry and Waterford, and they are all exceedingly anxious that the present Act be amended in a variety of respects.

125. What are the points upon which they are most desirous it should be altered?—They are desirous of an annual license, in proportion to the population of the town in which they live; the pawnbrokers at Cork seem to point at about 50 *l.*; Belfast 40 *l.* and running down to something like 10 *l.* a year, but that would be the minimum; and that, in addition to the payment of this license, they should be subject to the inspection of some accredited officer or officers, and that the monthly returns at present supposed to be transmitted to the city marshal, and of which no use is made, should be done away with.

126. And that the fee should be done away with?—Yes; that is the principal part, that no person should carry on the business of a pawnbroker without being under a proper solvent security, respecting whom due inquiry would be made every year, on the renewal of his license.

127. Are there any other points upon which they wish for regulation?—They are anxious themselves, as a body, that the interest of the person pawning the goods should be more attended to than it is at present, and the general opinion is, amongst them, that the duplicate given to the person, when goods are pawned, should contain

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contain more information than it does; that it should apprise him when the goods are to be sold, and that he is entitled to the overplus.

128. Mr. *Ponsonby.*] Does the pawnbroker fill up the duplicate with a list of all the articles that the person pawning the goods leaves in his charge?—He should do so; the Act requires that the duplicate should be on strong paper, and requires a sufficient specification; but the practice is, if the articles have got very long names, to write them out in a very abridged form; such as for blanket—blkt.

129. Still he gives a list of the articles the person leaves?—Yes, but he is supposed to give more information than the duplicate gives.

130. Mr. *Roche.*] He may have two motives in that; first the law requires it; and if the first certificate happens to be lost, he is entitled to a price for a second, upon which he obtains a profit?—Yes, and a very large profit.

131. *Chairman.*] He charges 1*d.* for that duplicate?—Yes, on all sums lent amounting to 10*s.* or under; while the English pawnbrokers must give duplicates for all articles at 5*s.* and under without any charge; and from 5*s.* to 10*s.* the English pawnbroker charges a halfpenny for the duplicate, and from 10*s*, to 20*s.*, 1*d.*

132. The Irish pawnbroker charges 1*d.* upon all duplicates?—Upon all sums of 10*s.* and under; if it is 10*s.* up to 40*s.*, 2*d.*

133. Mr. *Ponsonby.*] What is the maximum the English pawnbroker charges for tickets?—Upon all sums over 5*l.*, 4*d.*; it is the same maximum in both countries; in Ireland the maximum rate is charged on 40*s.*, and in England on 5*l.*

134. Mr. *Redington.*] Those pawnbrokers with whom you have consulted do not propose that any returns should be made by them in future?—There seems to be a general opinion that the present return system, being a nullity, was of no use, but that they would be subject to any return the House should call upon them for; and their books would be subject to the inspection either of the chief constable of police, or some other person appointed for the purpose.

135. Have you derived your opinion from the more wealthy pawnbrokers, or is it the general opinion?—With the exception of Belfast, it is the greatest opinion, but at Belfast there was a difference of opinion; those who had newly entered into the business were against any license or any inspection; they would rather have the present system continue.

136. Those who have been in the business longest are anxious for the alterations you have stated?—Those persons longest in the trade are anxious to make it respectable, and object to the irregularities to which it is at present subject.

137. Mr. *Ponsonby.*] According to the Act, are the pawnbroker's books open to inspection?—Open to the inspection of any person who has pawned goods.

138. Not by the city marshal?—No, he is perfectly powerless, except to obtain his fees.

139. Mr. *Hutton.*] In order to obtain the inspection of the books of a pawnbroker you must have pawned goods with him?—Yes.

140. Having done so, how far does the right extend?—You have a full right to see the history of your own particular article.

141. Not a general right of inspection?—No.

142. Mr. *Roche.*] Do you know whether any pawnbroker, excited by the love of competition, and to get business, charges less interest?—The love of business induces him not to charge less interest, but to advance larger sums upon goods.

143. *Chairman.*] Do they not, in the north, charge less interest?—Yes, some of them do; but the maximum rate allowed by the Act is considered the minimum by most of them.

144 Mr. *Hutton*] There is often a larger interest charged than the maximum allowed?—I do not think that, but in practice the maximum is the minimum; they may charge less, but in very few instances they do it; the only institution that regularly charges less, is the new institution in Limerick.

145. *Chairman.*] If all the pawnbrokers who have been longest in business are anxious to have a license, with a large fee, would it not appear as if they were not unwilling to see a check put upon the increase of the number of their competitors in the trade?—I do not think it proceeds from that motive; there have been, for several years past, what I may call a *dead set* made at the pawnbrokers for the many irregularities imputed to them; there have been many complaints of the total want of control, and the inefficacy of the present laws, and those more respectable, are anxious to free themselves from such imputations, but it is impossible to do so as the law stands.



146. Confining

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146. Confining your attention to the sum they propose to pay for a license, as for example, the sum of 50*l.*, would not that practically have the effect of preventing many persons who would otherwise enter the trade, from doing so?—I do not know that it would prevent a great mauy, because, a man entering the business of a pawnbroker must be a man of considerable capital; in the city of Cork 50*l.* would not be a large sum for him to pay; the pawnbrokers would also be anxious to make some arrangements about the auction duty, which, except in Dublin, is very badly accounted for, and it has been suggested, that this licensing-fee should be in lieu of auction duty, and that pawnbrokers' goods should be sold, like bankrupts' stock, duty free.

147. Mr *Hutton.*] You suggest that your opinion is, that n license should he granted by the Government; what department of the Government would you vest such a power in?—I meant by the Government, the Irish Civil Government; nt this moment they license a variety of public traders; they license all venders of gunpowder and dealers in arms.

148. I wish the Committee to know where you would vest that sort of power; by the municipal officers you seem to say it has been abused; all I want to know is, who you would make the officer to perform this duty?—I would not be at all for vesting it in the corporations of Ireland; if a power of inspection be necessary, and a license to secure the working of the Act, I think the responsibility should rest with the executive; I think, if it was divided among every corporation it would become, as it is now, a nullity in the course of a few years.

149. *Chairman.*] And a different system exists in different towns?—Yes.

150. Mr. *Hutton.*] Do you not think it would become a nullity with a Government which has so much other business to attend to?—No, I do not think it would; and I may add, it has been talked about for the last year or two, that if a license was put upon the pawnbrokers, and the amount would exceed the expense of carrying the Act into effect, whether the surplus might not be applied in organizing loan funds.

151. Mr. *Redington.*] How are the auctioneers in the country appointed?—By the grand juries of the counties; but it would appear in a great many of the counties there are no regularly appointed auctioneers.

152. Mr. *Ponsonby.*] Do the auctions in the country take place by regularly appointed auctioneers, or by the pawnbrokers themselves?—On inquiry at the Excise-office I could find no information of any auction in the country of pawnbrokers' goods, and, as far as the payment of duty was concerned, they never heard of such a thing being returned to the office.

153. Should you not infer that the sales are conducted by themselves?—Yes, or by auctioneers who pay no duty.

154. Mr. *Redington.*] What is the highest penalty to be recovered from a pawnbroker for misconduct?—There is a penalty of 10*l.* if he carries on the business of a publican at the same time, and several penalties of 20*s.* and 40*s.*; 40*s.* seems the highest, except the 10*l.*

155. Mr. *Hutton.*] Are all those penalties recoverable by the churchwardens?—Yes, most unfortunately, and they are to be applied to the benefit of the poor of the parish. At present, pawnbrokers should begin business at 10 o'clock; in practice they do not regard that, although liable to penalties if they begin earlier; but they run the risk of that; and it is proposed, if any amendment of the law takes place, that they should begin at eight, and close at eight; in fact, there is no reason why the shop should be kept shut after eight in the morning, or nine, at all events.

156. Mr. *Corry.*] You suggest that the pawnbrokers should have an annual license to be withdrawn or renewed according to their conduct; is there any other suggestion you would make?—That they should be subject to occasional uncertain inspection throughout the year by an officer appointed, the chief constable of police, or some officer appointed by the Government.

Mr. *John William Hobbs Haynes*, was called in; and Examined.

Mr. *J. W. H. Haynes.*

157. *Chairman.*] HOW are you at present employed?—I am the conductor of Mr. Barrington's Mont de Piété in Limerick.

158. Were you originally a pawnbroker?—Yes, for 14 years.

159. Were

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159. Were your father and any other members of your family in the trade?—My father-in-law and my brother-in-law were both pawnbrokers; none of my own family.

160. Have you a thorough knowledge of the way in which that business is transacted in Ireland?—Yes, out of Dublin.

161. Where did you act as a pawnbroker?—In Mallow, county of Cork.

162. Your experience is confined more to the southern parts of Ireland than the northern?—Entirely the southern.

163. Have the kindness to state what you consider that point of the law relating to the trade of a pawnbroker which at present presses most severely upon the poor, and is most inefficient in the objects for which it was enacted?—I think, first, as regards the rate of interest, that a pawnbroker may charge whatever interest he pleases; and I have got a set of books here upon which I will show the Committee that there is in Dublin the grossest extortion exercised by the pawnbrokers in their charges upon the poor, particularly the very lowest classes.

164. When you say they may do so, the law does not permit them to charge any rate of interest; but you mean that the law is inefficient in preventing them from acting in contravention to its provisions?—The 19th section of the 28th of George III. has a table of interest by which pawnbrokers are guided, and it is only mandatory, it only says that no higher or greater rate of interest shall be demanded or received by any pawnbroker upon any pretence whatever; there is no penalty.

165. And, in point of fact, from your knowledge of the trade, you believe that a larger interest is taken from the persons who pledge goods than that which is permitted by the statute?—I am confident of it.

166. Will you produce the book you said you had?—[*The Witness produced a book.*]—Here is a Dublin pawnbroker's book, his interest-book, and I find here there is 5*d.* charged for a loan of 5*d.*

167. What is this book?—It is a book comprising the articles which are released each day; they are entered in that book, the principal in one column and the interest in the other.

168. How did you come into possession of this book?—I got it from the person who kept the book, in whose hand-writing it is.

169. From the clerk who kept it for the pawnbroker?—Yes.

170. And this is the book that was used in the common transactions of the pawnbroker?—It is the common interest-book.

171. What is the name of the person?—His name is Galbraith.

172. Whose clerk was he?—A Mr. Eades of Dublin.

173. In what year was that book kept?—From 1822 to 1827; I believe it is part of those years; I have the whole transactions in another book.

174. Now have the goodness to point out those places; just state them?—I had better first premise, that the Act recites that for every pledge upon which there shall have been lent any sum above 1*s.*, that is the only sum upon which they can claim any interest, any sum under 1*s.* they are not allowed to take any interest for, if the law could be carried into effect; but here is 5*d.* for a loan of 5*d.*, and 8*d.* for 10*d.*

175. Mr. *Roche.*] For what period?—I should suppose that the 8*d.* for 10*d.* was upon 14 months, and that they charged one halfpenny a month; I cannot answer that question precisely, but, from what I have found out, I believe it is to be so.

176. Mr. *Ponsonby.*] Does that book give you any *data* for forming that opinion?—It gives the date of the pledge, and the interest received, except when it is a large sum, and then they refer to the pledging number, which is the number upon the original transaction, upon 10*d.* 6½*d.* is charged.

177. That book gives the sum charged as interest by the pawnbroker when the article is released?—Yes.

178. Upon an article which was pledged for 5*d.*, the interest charged is 5*d.* also?—Yes; they could not legally charge that; if the pawnbroker chose to keep it in for 14 months, they could not charge more than 1*d.* for a ticket for any sum under 1*s.*

179. The man received 5*d.* for an article he left with the pawnbroker, and paid 10*d.* to get it out again?—Yes.



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180. Mr. *Corry.*] Is that a single transaction, or does it often occur?—It occurs throughout the whole book.

181. Mr. *Redington.*] Do you believe that to be the general practice in Dublin?—I believe it is.

182. *Chairman.*] Do you find any instances of 2*d.* or 3*d.* lent?—Here is an entry of 4*d.*, and 1*d.* is charged; that is correct; I have 5*d.* and 5*d.* charged, 10*d.* and 8*d.*, 10*d.* and 6*d.*, and 10*d.* and 6½*d.*

183. Ten-pence lent, and on repayment sixpence-halfpenny charged for the use of that sum?—Yes; here is another, 7½*d.* charged in two entries, at the same time.

184. Mr. *Redington.*] That might have been for 14 years or 14 months?—It is 7½*d.*; I suppose it is for 13 months.

185. That is only conjecture?—Yes; but they would not keep it longer than 14 or 15 months; here is another, 5*d.* and 5*d.*; here is another entry, 5*d.* and 5*d.*; and upon every single entry of 10*d.*, I find in this book there is 1½*d.* charged for it; that is illegal; not a single entry of 10*d.* will the Committee find, without 1½*d.* entered, which is quite illegal.

186. *Chairman.*] No sum under 1*s.* ought to pay any interest?—No.

187. Except 1*d.* for the duplicate?—Yes; the sum lent should be over 1*s.*; in all Ireland, when the sum lent is over 1*s.*, they charge a halfpenny interest, and for 2*s.*, 1*d.*; but it should be over two and over one.

188. Do they charge the rate of interest in English currency or Irish currency?—In British currency.

189. Do they lend in British?—Yes, they do at present.

190. They charge the rate of interest in that currency?—Yes.

191. Mr. *Redington.*] In large towns, is a large proportion of the sums lent of that amount?—Yes, a very large proportion of them.

192. *Chairman.*] If a poor man was to demur at this charge, what remedy would he have?—A summons before a magistrate; but the law does not provide any penalty against the pawnbroker.

193. The only redress he gets is to get the over-charge abated, a penny or a halfpenny, whatever it may be, and get his goods at the legal rate of interest; but he does not recover any penalty from the pawnbroker for having put him to the inconvenience of summoning him?—None whatever; there is no penalty in the Act; they take advantage always of the first 2*s.* over 1*l.*; they charge 1*d.* for that, whereas the Act is very clear, and says a halfpenny for every 2*s.* over 1*l.*; they charge 7*d.* for a loan of 1*l.*, and 1*s.* for 2*l.*

194. Mr. *Redington.*] How do you know that that sum was merely lent for a month from that book?—I should suppose so.

195. It is merely supposition?—There is no doubt of it; here is 10*s.*, 5*d.*, that is a month's interest, 3*d.* interest and 2*d.* for the ticket.

196. Mr. *Lucas.*] Is there a number attached to each entry?—No, there is not, except to some large sums, that the owner of the establishment may refer to them, and see that they are marked off in the pledging-book of the day.

197. What means have you of ascertaining for what period the interest is charged?—By my own experience.

198. Are there any means in the book itself of ascertaining that?—No.

199. Mr. *Roche.*] Ought there to be, in point of law?—No; I will explain it to you. A pawnbroker ought to make his clerk enter in his releasing-book the number of each pledge released, so that he could see No. 27,467 was released that day, upon which 10*s.* was lent; it is his duty to put down the number and the interest; and if he was summoned before a magistrate the latter could demand his book, and by reference to the number of the pledge, he could refer to the day-book, and see if it was correct; but according as this book is kept, there is no check whatever.

200. Mr. *Lucas.*] Have you any means of knowing whether the pawnbroker, whose clerk kept that book, had any other book more regularly kept than that?—He had not; I have the clerk in town with me.

201. You conceive that is the only book in which the transactions were entered?—Yes.

202. *Chairman.*] From your knowledge of the trade generally, do you believe that book is a fair specimen of the way in which pawnbrokers' books are kept?—I believe many of them do not keep them so regularly; the great majority of them; here you can refer to any day, and it is carried to a kind of journal, debtor and creditor; if your Lordship will look to this, you will find, that on the 27th of December,

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December, by this book, it appears that the cash lent was 42*l.* 15*s.* 8*d.*, and the cash received, 140*l.* 17*s.* 10*d.*, and 31*l.* 17*s.* 2*d.* was the profit upon the 140*l.* 17*s.*; if you refer to these books, they are both corroborative that that was the amount released on the 27th of December.

203. That is the total of the day's transactions?—Yes; the total of the day's releasing transactions.

204. Mr. *Corry.*] You have stated, you were able to calculate the length of time for which the money was lent by the charges for interest?—Yes.

205. If the charges are exorbitant, how can you make any calculation?—Here is a charge of 5*s.* for a month; 2½*d.* profit; that is, 1½*d.* interest and 1*d.* for the ticket.

206. That is the proper charge?—Yes.

207. Where there is an improper charge, how can you tell?—The only way I can calculate is from what I learnt in Dublin; that the pawnbrokers, after the first month, if the sum lent is only 3*d.*, they charge one halfpenny a month; but that is illegal for a loan of 3*d.*, and 1*d.* for the ticket besides.

208. Mr. *Lucas.*] You have stated how you came into the possession of the book; how did it happen that the clerk who was appointed to keep that book got it into his possession?—The clerk got them from the master, who is out of the business, for the purpose of examination before this Committee.

209. Have you got any other book of the same kind?—I have got a day-book of the same man's.

210. Mr. *Roche.*] Of the same pawnbroker?—Yes; they are all the same in Dublin.

211. *Chairman.*] Was this person in a large business?—Yes; he was making 1,500*l.* a year, and some years more; in one day he received 34*l.* profit.

212. Have you got any similar books from Cork?—No; this is the only specimen of a Cork book I have, and it is only to show if a pawnbroker was summoned before the magistrates to produce his book, unless the magistrate understood Sanscrit or some extraordinary language, he could never make out this book.—[*The same was handed in.*]

213. In case a pawnbroker omits to place a table of interest in his shop, what penalty is he liable to for that omission?—There is no penalty whatever on him.

214. In your knowledge of the trade, did you ever know a person to be prosecuted, or to suffer any inconvenience from not having placed a table of interest in his shop?—It is never done in the towns of Ireland, with very few exceptions.

215. Where it is done, is it put where people coming to the shop could read it?—I recollect about eight or nine years ago the pawnbrokers of Cork had a meeting upon the subject of their table of interest; they had a meeting in consequence of some communications from the magistrates upon the subject, and they took counsel's opinion, which was, I believe, that they were to hang up a table of interest, that the law was mandatory, but there was no penalty; they got a table of interest printed on slips of paper about the size of this *(half a sheet of foolscap)* and they put it up in the offices; but in the offices I saw it in, it was not in such a place that people could read it; the only section of the Act that refers to it is the 30th section of the 26 of Geo. III., and it says "That for the better making known the different rates of profit on interest upon money that pawnbrokers should be authorized to receive, be it further enacted, that all and every person who shall carry on the trade or business of a pawnbroker, shall cause to be painted or printed in large legible characters the aforesaid rates and profits allowed by this Act, together with the rates or prices of the respective duplicates, and hang up the same in some conspicuous part of each office, shop or warehouse where they shall carry on business," and no penalty for not doing so.

216. Mr. *Young.*] Is it not an understood thing in every Act where a penalty is not specified, that the offence is a misdemeanor, and may be so treated?—I am not aware of that.

217. Sir *William Somerville.*] Do they not enter into a bond for the proper conduct of the business?—They are bound to lodge a security with the treasurer of the county in a county, and in a city with the town clerk.

218. Do they not bind themselves by the bond to fulfil all the regulations of the Act?—Yes.

219. Would they not forfeit their bonds if they violated the Act?—I am not lawyer



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lawyer enough to answer that; there are several pawnbrokers who have not given any bond at all.

220. *Chairman.*] From your knowledge of the trade, what necessity does there appear to exist for charging a higher rate of interest in Ireland than is practically found to be necessary in England?—I do know the necessity for it; it is the law.

221. You do not think it necessary?—No; no person can get into the pawnbroking business who has not a sufficient capital, and the persons who extort from the poor are those who enter it with small capitals, and gripe all they can from the poor.

222. Is there any thing in the nature of the pawnbroking business that should require a higher rate of interest in Ireland than in England?—None whatever.

223. Mr. *Hutton.*] Is not a higher rate of interest paid in Ireland than in England, in all other cases?—I believe money is easier got in England than in Ireland.

224. *Chairman.*] Have you charged the same rate of interest as that which is charged in England, at the Mont de Piété at Limerick?—No; we have abolished ticket-money, which is a great tax upon the people, and we lend any thing under 2*s.* for a farthing for a month.

225. Is that the legal rate of interest?—It is rather less; the English pawnbroker will charge a halfpenny for any thing under 2*s.* 6*d.*

226. What would an Irish pawnbroker charge for it?—Two-pence for 2*s.*

227. You can prepare a table, showing the rate of interest payable in England and in Ireland, and the Mont de Piété?—Yes, I can.

228. In point of fact, the profit upon the price of the tickets you consider as much a charge upon the poor man as if additional interest was paid?—Yes; I take that as a charge in two ways; first, as to the size of the ticket, which is so very small, that from the miserable state of the apparel, the poor persons who pledge it is liable to be lost; I think the pawnbroker ought to receive remuneration for the ticket, if it is of a proper size.

229. Have you abolished that charge?—Yes; the Irish pawnbroker may receive the same as the English, but the ticket ought to be sufficiently large to contain all the articles pledged, which they are not now; and to avoid which they enter "Sundries in cover," and if they lend 20*s.* upon several articles, they will not say, "Coat, pantaloons and waistcoat," but, "Sundries in cover;" and the duplicate being so small, and their apparel so wretched, they are often lost, and then they are charged 2*d.* for what is called a stop-ticket, and in some offices 4*d.* for the form of declaration, not allowed by the Act.

230. Though you have a reduced rate of interest, at the Mont de Piété, do you advance as large a sum of money to the persons pledging goods as ordinary pawnbrokers do?—No, decidedly not; I should not run such a risk.

231. You make a less profitable trade than the pawnbrokers, but you save yourself by advancing a less sum of money?—Yes; so as to secure the release of the article.

232. What is about the value you lend upon the goods?—Upon some goods, if they are soiled, we do not lend a quarter, and other articles we do not take in; upon soft goods we lend about one-third of the value.

233. What do you mean by soft goods?—Clothes, bed-clothes and wearing apparel.

234. Mr. *Hutton.*] In opposition to trinkets?—Yes.

235. *Chairman.*] Or furniture?—That we do not take in, unless a person is absolutely distressed and wants to pay rent, and tells a case of distress; then my directions are to relieve him as far as I can with propriety.

236. Your profits are of a safer description than those received by ordinary pawnbrokers, though they are lower, upon each individual transaction, than that which a pawnbroker makes?—Yes; the pawnbrokers run great risks to get business.

237. Mr. *Hutton.*] You have said you advance about one-third of the value upon soft goods; upon watches and plate, and others coming under the term hard goods, what proportion of the value do you lend upon them?—Silver and gold I weigh, and lend four-fifths of the value, leaving one-fifth to cover the expenses at the end of the year.

238. Your transactions in these goods are small?—Yes, in consequence of the want of sufficient funds; Mr. Barrington gave me directions to contract the larger loans,

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loans, and to keep the stock I had on hand for the relief of the small class of borrowers.

239. Consequently, if the Mont de Piété was the only establishment of the kind at Limerick, a large class of borrowers would not be accommodated with money by you?—Clearly so.

240. Mr. *Roche*] Would it not have an effect to make a pawner more alert to redeem his article, when he does not get so much for it?—Yes, it has that effect, as our weekly release bills will show.

241. *Chairman.*] Your business is upon the system of a more rapid return of profit than theirs?—Yes, I think so, more than ever I knew of in any establishment; my father-in-law had as much stock in one of his concerns as we have in ours, but he made over 50 per cent. profit, near 60 per cent. profit upon his stock; I recollect his telling me that, and I saw his books, he made nearly 2,000*l.* a year upon 3,500*l.* stock, but his returns were not so rapid as ours per annum; they were a heavier description of pledges; for instance, he lent 200*l.* upon a lady's head-dress and necklace; he lent also 40*l.* upon two diamonds, and heavy sums to that amount.

242. If a poor person was to come to you, whose object was to raise the largest sum they possibly could upon their pledge, and who were comparatively indifferent as to the amount of interest you charged, they would find that your establishment was not one at which they would obtain the accommodation they required?—No; they do not come to us now; when first we started, they thought we would lend any money upon pledges; there are a great many of what the pawnbrokers know by the name of stickers; people who purchase goods and pledge them at pawn-offices, and get what they can more than they cost them, and there leave them.

243. The small amount you lend them upon the value of the goods induces them to go to other pawnbrokers?—Yes.

244. If yours was the only establishment at Limerick, even supposing that your capital was unlimited, would every class of borrowers be accommodated upon the terms upon which you would propose to do business?—O yes, certainly; we could accommodate every class of borrower at a cheaper rate than we do now.

245. You stated you only gave one-third of the value of the goods, and there were a class who wished to get much more?—Those are a class of borrowers which, if the pawnbroker knew themselves who they were, they would not lend them the money they claim.

246. There are other persons who, from distress, must want to get a larger sum than one-third, and that class of borrowers you would not be able to accommodate?—Certainly not; that class of borrowers we would not accommodate to the extent they want, and which they get from the pawn-offices now.

247. Mr. *Hutton.*] Has the establishment of the Mont de Piété entered into the same securities as the other pawnbrokers in Limerick?—I am a licensed pawnbroker myself, and under the new Loan Act, by lodging our rules it is sufficient for conducting the establishment of the Mont de Piété.

248. Do you suppose that the interest or profit under your present plan will pay the cost of the Limerick establishment?—Yes, no question of it in the world; it is paying 30 per cent. by rapid releasing; I shall be able to show the Committee the rate of interest we are making now regularly per month and per week, and the system of the whole establishment, and that we are making 30 per cent. upon the stock employed, which will certainly pay all expenses.

249. Mr. *Roche.*] Your expectation is not only to raise a sum necessary to pay the expenses, but leave a surplus applicable to the public good?—Yes, no doubt of it; and if I had 10,000*l.* in my hand when it commenced I shall be able to show I could give, at the end of two years, 500*l.* in charity, and at the end of three years 1,000*l.*

250. Mr. *Lucas.*] Do you conceive your establishment supplies funds to many persons who otherwise would be obliged to pay a larger interest?—Yes, unquestionably, and particularly the huxters in Limerick; there is a description of persons who live entirely on their dealings in huxtering eggs, potatoes and other things of that kind, of a very poor description; they deal almost entirely with us, they pledge in the morning their bed-clothes for as much money as will buy six or eight stone of potatoes; they hold them up until evening, and then dispose of them at a higher rate to those persons who are not able to come in the morning early to buy from the farmers; they pledge with us for 3*s.* 11*d.* their bed-clothes; they are going as close



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close as they can upon the 4*s.*, for which they only pay us in the evening a halfpenny; they invariably release the articles in the evening, and support their families upon the profit of what they have borrowed in the day.

251. Do you conceive that any of your customers come from the country, or are they confined to the town?—The entire face of the country is directed to our establishment, as I consider, in consequence of Mr. Barrington's name; people have more confidence in an establishment with which his name is connected than with any other; I know that of my own knowledge.

252. Have you any means of knowing what interest persons residing in the country would otherwise be obliged to pay for such loans as you make to them?—To-morrow I shall be able to show you the transactions of several days' releasing; in one column the consecutive numbers, in the next the money lent, in another the interest we charge, and in the end column the interest pawnbrokers charge upon the very same sum.

253. My question was not directed to the pawnbrokers; I wish to ask what interest, persons residing in the country, who now come to you, would, in your opinion, be obliged to pay, if they borrowed from farmers in the neighbourhood, and not from pawnbrokers?—I cannot answer that question; I do not know any farmers rich enough in our country to lend money; there may be some.

254. You do not know the transactions of the country people there, as to loans?—No, I have heard of some loan transactions; I have heard of passing notes, to be paid after harvest, the interest amounting to half what they borrow.

255. Your object being to lend them money on more beneficial terms than what they can get from pawnbrokers, you have not directed your attention to the country?—No; at the general average rate of interest, when we receive 7*l.*, the pawnbrokers' would amount to 17*l.*

256. Mr. *Hutton.*] If you were so called upon to close this establishment of the Mont de Piété, and sell the deposits, and did not rely upon their release, but they remained in hand, would there be a loss or a gain upon the whole establishment?—There would be no loss, I have prepared myself for that, I expected it would be a question; there would be no loss up to the present day, nor up to the end of the year; if we were to call in all our money at the end of 12 months we should sustain no loss, though our present staff would be able to conduct double the business.

257. Do you conceive there would be a gain?—The business of a pawnbroker is that of a banker in a small way, with this difference, that a pawnbroker receives only his profit at the time the goods are released or sold, the banker receives his profit on the instant a bill is discounted with him, therefore our first month's transactions would be a very unfair calculation to make, because the first month we did not make 7*l.*, whereas in our 12th month we make near 100*l.*—over 90*l.*; that is the last month; the interest received on the first month for 20*l.* where it amounted to 8*s.*, would now amount to 1*l.* 10*l.*, or 1*l.* 15*s.*, or 1*l.* 18*s.*, but in no instance upon the releasing of certain goods in our establishment can it be so low as it was the first month.

258. I presume that at the end of each year you estimate as nearly as you can the actual value of the pledges in store, and calculate the amount of interest due upon the sums advanced, so as to be able to calculate the yearly profit or loss on your establishment, valuing the pledges at the sum they would then bring if sold by auction?—After paying the overplus to the poor, which would be enormous, there would not be much gain; it is not to be expected in the first year, after selling and paying the overplus, we should have enough to pay every thing.

259. Mr. *Roche.*] Have you had any public auction?—No, not yet.

260. When you have you will have a considerable sum to pay?—Yes; because when we were 12 months in business I took an inventory, and went through them with the head valuator, and valued them again.

261. Have you such a particular account of the owner of each article, that you can give a notice to each party when the sale takes place?—Yes.

262. Have you devised any means to prevent the reception of goods stolen, or otherwise improperly come by?—No, only not taking them in before legal hours, or having a close watch upon the persons bringing them; I have no better means than the pawnbrokers, I mean the honest pawnbrokers, employ to detect thefts; but since we commenced business I have transported three, and handed several others over to the authorities.

263. *Chairman.*] You stated just now when your sales would occur there would be

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he a large sum to pay to the poor people as overplus?—Yes, on several articles there will.

264. You have not taken into account that there will be any loss upon any one article that has been pledged with you?—With the exception of a blanket that has been a little moth eaten, notwithstanding our caution; because there is a person who is employed to go round every day, and to brush and examine every article; with the exception of that, and I believe a pair of pantaloons, all the other things will undoubtedly bring the money lent on them, and many of them leave a large overplus.

265. If you are mistaken in that idea, and if they sell for considerably less than you anticipate, the loss will have to be borne by the establishment?—Indeed I think I have a right to bear it myself.

266. If the pawnbrokers were to incur a similar loss, it might be balanced by the gains they make upon the overplus not demanded by the persons who pledge the goods?—Yes, they generally put one thing against the other.

267. Which is a class of profit you will not make?—We cannot make it if it is claimed; if it is not claimed at the end of a certain time, the overplus will go to the benefit of Barrington's Hospital.

268. What is the value of the goods you have now prepared for sale?—None will be prepared before I go back.

269. What do you suppose is the amount of goods you have in hand you will have to sell?—I should suppose not 100 *l.*, nor 60 *l.*

270. A large proportion of the articles you have taken in you think will be released?—Yes, an immense number; we had no more than about 20,000 pledges in the house, and we have taken in nearly 200,000 since we commenced.

271. You cannot tell me how many pledges there are for sale?—I should suppose that there are 200 or 250; I should suppose it would be about that.

272. Do you keep all the articles of soft goods for 12 months?—Yes.

273. You never sell at the end of six months?—No.

274. The practice of an ordinary pawnbroker is to sell at the end of six months his soft goods?—Not the wealthy pawnbrokers; they do not sell at the end of six months.

275. Do not the soft goods deteriorate beyond the six months?—Yes; I think it a loss to the pawnbroker to keep them longer than six months below 5 *s.*

276. If it is a loss to the pawnbroker, it is a loss to the pledger?—Yes.

277. What is the charge you make for a ticket to replace another that has been lost?—Nothing.

278. You make no charge?—No.

279. Do you make any charge for the form of the affidavit?—No; because the ticket and the affidavit are printed upon one.

280. Do you find that not making any charge, it causes a great laxity on the part of the people to whom you give the tickets?—No; the poor creatures never come except when they lose it; they generally come crying and frightened about it.

281. When the practice is known in the neighbourhood that you make no charge for a stop-ticket, may it not create a laxity on the part of the poor?—Yes, it may in some instances, but we make them get it signed by the magistrate which gives them additional trouble; the pawnbrokers do not do that; if they know them, they charge them 2 *d.*, and give them a stop-ticket.

282. Does the magistrate make any charge?—Not in Limerick; in the city of Dublin they do.

283. What do they charge?—The magistrate or his clerk charges 4 *d.* for a declaration to enable any person to get his stop-ticket; in no instance have I ever known the county magistrates make any charge in Limerick, or in Mallow, Kanturk, or other county magistrates.

284. The ordinary pawnbrokers, provided that they pay the fee upon the stop-ticket, are not particular in sending them to certify the loss of the ticket before a magistrate?—No; if they know the person, or get security from some shop-keeper who would be accountable for the goods, they give it to them.

285. You think the charge made at present upon the poor, in the case of the loss of a ticket, is too high?—Indeed I do.

286. It is allowed by law?—No, it is not; I beg to state, while I was a pawnbroker, for 14 years I never made them any charge for any stop-ticket; I had them printed, and invariably gave them for nothing.



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287. Mr. *Hutton.*] Are you aware that the fee paid at the police-office in Dublin is on the affidavit?—I know there is a fee paid upon swearing the affidavit; the fee of the pawnbroker is, independent of that, 2 *d.*

288. *Chairman.*] Then in Dublin and Cork the pawnbroker charges 2 *d.* for the stop-ticket; 2 *d.* for the form of the affidavit, and the magistrate, 4 *d.* for the signing it?—Yes, so I understand.

289. Making in all 8 *d.*?—Yes.

290. And that charge is made, whether the article is worth 1 *s.* or 1 *l.*?—Yes, or 10 *l.*

291. Constituting a tax upon the poor man?—Yes.

292. Mr. *Hutton.*] Does not the pawnbroker run an increased risk whenever a second ticket is given?—No; the 7th section of the 26 George III. enacts, that if the duplicate is lost, and the goods remain unredeemed, the owner is to prove his property to the satisfaction of a justice; and the person warning or noticing to the pawnbroker that his ticket is lost, and producing this stop-ticket, the pawnbroker is bound to give him the goods, and the pawnbroker is indemnified by that Act.

293. When I asked the question, my object was this, to inquire whether the pawnbroker having given out two tickets or two duplicates for the same article, his risk is not increased the moment the gives the second ticket; because his clerk may deliver that article upon the first, and having given a second, may be bound to replace it?—In the event of persons losing a ticket, they go to the pawnbroker, and state the loss of it, and the day they pledged it, if they can recollect it; if not, a reference is made to the book, and the pawnbroker, upon finding the entry in the book agreeing with the man's story of the ticket lost, goes up-stairs, where the goods are, and finds the article there, he pins a bit of paper alongside the ticket upon the article, with the word "Stop" written upon it; and if any person brings the ticket which is lost, and the pawnbroker goes to the store, and finds there is a "stop" upon the article, he knows that the person who produces the ticket does so to release the property of another person, and not his own.

294. As that involves trouble to the pawnbroker, is it not reasonable he should be paid for it?—If he was not paid for printing the form of the declaration, he has a right to be paid for that.

295. And a certain sum for the trouble of his clerk going up, and marking it, and the risk he runs of his clerk omitting it, and being called upon to replace it again?—Yes, he ought to have some remuneration.

296. *Chairman.*] You think, in three respects, the interest, the ticket-money and the stop-tickets, the charges are higher than is necessary for the pawnbrokers' profit?—Yes; they are higher than they charge in England, and higher than is necessary.

297. Is there any charge in the country parts of Ireland for giving notices of sales?—Yes, there are.

298. Who is the person whose duty it is to give notice?—The pawnbroker charges 4 *d.* for a notice in a country place, although there is no notice ever sent, or hardly so; I have the day-book of a Dublin pawnbroker here; they are obliged, as Mr. Matthews stated, to serve a notice upon all persons who pledge for any sum over 4 *s.*, for which notice they make a charge of 3 *d.*, and if over a higher sum, 4 *d.*, and the marshal is bound to give those notices for the pawnbroker; there has been a compromise between the pawnbroker and the marshal, that there shall be a notice served, that the pawnbroker may levy 3 *d.* or 4 *d.* upon the person whose goods are sold, and that they should not have to give that notice; they enter every person who pledges goods, as if they lived at Bray, outside the Circular-road; Mrs. Holmes lives in Bray, and there is a list of 5 *s.*, 13 *s.* and 4 *s.*, all at Bray.

299. Under 4 *s.* the correct residence is given?—No, there is no residence at all given.

300. Under 4 *s.*, there is no one who lives at Bray?—No; but above that sum they are all at Bray or at the Rock, and that is outside the Circular-road.

301. The object is to evade the service of the notice?—Yes; wherever there is 4 *s.*, it is either the Rock or Bray.

302. The service of the notices is only useful for making an additional charge?—Yes, on the poor, and no other use.

303. And imposing an unnecessary duty upon the poor, which neither the poor nor the pawnbroker make any use of?—No; the pawnbroker derives a tax of 4 *d.* or 3 *d.*, as the case may be; but it is quite useless; some persons will not give their

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their residences, and it is quite sufficient for the pawnbroker to have a bell ringing during the time of sale, instead of giving notice.

304. Mr. *Hutton.*] What should you think of having the day of the auction placed upon every duplicate; the pawnbroker being obliged to state, "this article will be sold on a certain day;" would there be any objection to that; would it not advertise to the individual, if he goes to a certain place on a certain day he will find the goods there to be sold, and he might purchase the article, or get some friend to do it for him; do you see any great objection to that?—Yes, I do; in the first instance, I think that it would be a very great hardship upon the pawnbroker to state he will sell it on a certain day; he might not be able to do it; but if, when he gives the first notice of auction, he was compelled, when a person applied to him, to write on the back when and where he would send it for sale, and if the goods were sold by catalogue, the pawnbroker would be able to do it; but it would be a hardship on the pawnbroker to be obliged to do it; at first it might lead them into a forfeiture of a penalty.

305. With respect to the payment of the overplus to the poor people, have you no practical experience at present, at the Mont de Piété in Limerick?—No, we have not, as yet; we have had no sale.

306. Is not the object of all the machinery of the present law, respecting auctions, to secure to the owner of every forfeited pledge the overplus which may be received on the sale of his property, beyond the principal and interest advanced on it by the pawnbroker?—No doubt of it; if the present law as it exists was carried into effect, it would be most beneficial for the poor, because the manner of proceeding when the goods are to be sold are first stated; the auctioneer is to get from the pawnbroker a list of the goods and names of the persons who pledge them, so that by a reference to the auctioneer's book, at any time afterwards, a person would be able to know that it was his own article that was shown to him, and sold for a certain sum; it says, that all pledges that remain in their possession, the pawnbroker or appraiser shall enter the same in a book specially kept for that purpose, in a fair and proper manner, always comparing the same with the entries that are made in the book of the pawnbroker who shall have lent the money thereon, which book the pawnbroker is required to produce to the appraiser.

307. All that machinery is to enable the person to get the overplus?—Yes.

308. Then the machinery of giving notice of the sale of goods is with the same object?—Yes, with that object.

309. And the machinery of having the auctioneer licensed, and under security, is for the same object?—Yes; the auctioneers out of Dublin ought to be appointed by the grand juries; but there was never an instance of it known, except one or two in Belfast; in Cork I know of one instance; a person was appointed by the Cork grand jury, Mr. Martin, and the pawnbrokers refused to give him any goods to sell; he went to law with them, but there were so many loop-holes, they crept out of it.

310. The object of introducing all that machinery of the auctioneer, the sale-book and the notice to the pawner, is to obtain the overplus to the poor man in case it sold for more than the sum lent?—Yes, certainly.

311. If that object is not obtained, all that machinery is a loss both to the pawnbroker and the pawner?—Yes.

312. It is an unusually expensive system which must ultimately be to the disadvantage of both parties?—Undoubtedly so.

313. Do you conceive at present it has had any effect in obtaining the object?—No; there may be instances of pawnbrokers giving the overplus to the poor, but they are few, I believe; in fact, in Limerick, where I am now, some of the pawnbrokers there sell the goods by private sale almost entirely.

314. Do you suppose they would admit they sold them by private sale?—They cannot deny it.

315. Is there a penalty upon not selling them by auction?—Yes, there is; the pawnbroker or appraiser, acting contrary to the Act, is to forfeit treble the value of the goods.

316. Where does that penalty go?—The way they all go, to the churchwardens and the poor of the parish.

317. And that part of the Act has thrown no impediment in the way of those who disregard its provisions in this particular?—None whatever for the last nine years, in Limerick; there was not a single article of plate sold by the pawnbrokers in Limerick.



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318. How were they sold?—They must sell them by private sale, or keep them.

319. Is there any penalty for an auctioneer making a false entry of goods sold, that is to say, receiving one sum, and putting down another sum?—No; the Act says, no goods shall be sold without a proper entry, or the pawnbroker or appraiser acting contrary is liable to a penalty; that infers he was to make a proper entry.

320. There is no specific way pointed out by the Act of imposing a penalty upon him?—No.

321. In point of fact, do you believe false entries are made by the pawnbrokers?—Yes; I am sure that the pawnbrokers, to avoid paying the overplus, enter it wrong sometimes.

322. And to avoid paying the duty?—There is very little of that paid; Mr. Flaherty, the excise officer of Limerick, told me that the return of sales of soft goods in Limerick was a mere bagatelle; and, as to plate, there was not a single spoon sold in Limerick since he had been there, which is nine or ten years; also the pro-collector of Fermoy—I believe he is in London now; he stated, that all the returns made of pawnbrokers' sales to his department are mere nonsense, that they are not worth speaking of; sixpence is returned sometimes, as the auction-duty upon a sale; it is the custom in the city of Cork, where there are a great many pawnbrokers, to employ an auctioneer at so much a day, out of which he must pay the auction duty; no matter what he sells.

323. What description of people are the pawnbrokers' auctioneers in Cork?—No respectable auctioneer will act for them at the wages they pay them, with the exception of those auctioneers who sell silver plate for them.

324. Sir *William Somerville.*] How many pawnbrokers' auctioneers are there in Cork?—I believe four or five; they are of the very poorest class of persons.

325. Do they employ different persons to sell plate and soft goods?—Yes.

326. Mr. *Redington.*] What is the reason of that?—They sell the plate at the auction-houses of two very respectable auctioneers, Mr. Marsh and Mr. Pennington; but I beg to remark on the way in which they sell their plate; they send in the plate to those auctioneers, who, from their respectable character, would be very likely for a person to apply to, in order to get an account of the overplus; but, upon sending the plate to them, they take off the original ticket and put private numbers of their own, so that the auctioneer does not know whether the plate was all pledged together, or whether it belonged to one person or not.

327. *Chairman.*] You are stating this as a fact?—Yes.

328. There is no possibility of the owner ascertaining whether there is an overplus?—Except through the pawnbroker.

329. Is there a penalty upon the pawnbroker not producing the book of sales to any person who applies for it?—There is.

330. What is the penalty—is it an efficient one?—The penalty is, I believe, 10*l.*; but I beg to remark, that Mr. Edward Penefather's opinion was, from the loose way the Act was worded, that where there was a penalty upon in one clause, it was done away with by another.

331. Mr. *Beamish.*] You have stated these cases of the Cork pawnbrokers from your own knowledge?—Yes, generally speaking; my father-in-law and my two brothers-in-law were in business as pawnbrokers in Cork.

332. You have stated it from information derived from them?—Yes, and other persons.

333. And not so much your own positive knowledge?—No; I can speak to the plate from my own knowledge, from my own personal observation; it occurred at the sale of my father-in-law's goods, after his death; several pawnbrokers took advantage of his plate being sold, and sent in their plate to sell; and I specially remarked, though I had no idea then of undertaking Mr. Barrington's Mont de Piété, there was no original entry upon the articles, but numbered 1, 2, 3, 4, to enable the auctioneer to keep an account of them.

334. Mr. *Hutton.*] Do you think it would be of any public advantage if pawnbrokers were obliged to put on each duplicate a number, and keep a number corresponding in his book?—He is obliged to do that.

335. *Chairman.*] Do you think there ought to be a more efficient scheme of penalties for not selling goods by auction, for not making a proper entry of the goods

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goods as they are sold, and not producing to the person who has pawned goods the book in which that entry is made?—Yes, certainly.

336. To whom ought it to be payable?—Either entirely to the informer, or half to the informer.

337. Mr. *Hutton.*] Are you aware there have been convictions in Cork without the interference of the churchwardens?—I believe the pawnbrokers convicted one another there; they employed persons to watch each other, to see if they would take in at illegal hours, and they convicted each other in that way; I know that the respectable portion wished the legal hours to be kept.

338. Mr. *Corry.*] Do you know if instances are rare, or do they frequently occur, of the churchwardens recovering penalties?—I never heard of one instance of it.

339. *Chairman.*] What hours are the auctions held in the country?—By day; Dublin is the only place I ever knew it at night.

340. Who are the people who attend the sales in cities?—Generally buyers or jobbers, and sometimes a stranger will go in; but, from the description of the place where they are sold, no respectable person will go to buy.

341. Do the persons who have pawned goods take much trouble to ascertain the day when their goods are to be sold?—No; they may apply for the overplus; I believe, in Cork, if the jobbers, who are generally the buyers there, find any person bidding for an article, and they consider the article belongs to that person, they will not bid against him; but if they consider a person comes in to buy goods, they will overbid an article to get it up.

342. So as to deter him entering into any competition with them?—Yes; but if a person says, "That is my article, do not bid against me," they have that feeling, they do not do it.

343 Do you believe it is a common and ordinary practice to sell the goods in a shop, without sending them to auction, before the time of redeeming them is expired?—In the country parts of Ireland, in the small towns, I am sure it is the case.

344. If it is done, is there any efficient way of bringing the pawnbroker to account?—There are penalties; but, from the entangled state of the Act, they cannot be effectually recovered.

345. If a person does so, can he continue in business as a pawnbroker; is there any thing to prevent it?—Nothing whatever.

346. What is, generally speaking, the expense of a summons to a person who goes to complain of such a transaction?—In Limerick I believe it is 6*d.*, and in the country parts, 6*d.*; I believe it is more in Cork, because the magistrates have the power of adjourning the case, or of re-hearing, and then they get 10*d.* more; and the magistrates, in some cases, do adjourn when there is an application made; in fact it is a tedious way.

347. Is the expense in Cork more than the poor man can incur, unless the loss had been considerable?—Yes; indeed it is not worth his while, as the Act does not give the magistrate a power of giving the poor man the loss of his day-labour in going to seek for redress.

348. Are the books kept in such a way as to make it difficult for the pawnbroker to ascertain whether the articles had been sold at the proper time?—There is one of the Cork books on the table; and you cannot understand the name of the person or the description of the article.

349. The pawnbroker may commit an error, and he will be enabled to evade the penalty he has incurred by that means?—Yes.

350. He may sell the goods in error?—Yes, he may, by selling by numbers; he will sell up to the 1st of March; his number is then 27,000, and he will sell all under 27,000.

351. But his books are kept in such a manner that he may commit an error to the injury of the poor man?—Yes; the magistrate could make nothing of that book, even with the ticket produced.

352. If a system of inspection was enacted, it would be necessary that the officer should see that the books were properly kept, so as to make an error improbable?—Yes, and to see that the auctioneer's books were kept in such a state as the Act intended, putting down the number of the article, the description of the goods, and what each lot produced, the money lent, the interest due, what it sold for, and the overplus coming to the owner, all in one line; such ought to be the way, if this Act was followed up; but no such book is kept in Dublin.

353. Sir *William Somerville.*] Or in Ireland; can you say that?—Yes I can; there is no such book kept as the Act points out.



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354. Is there generally any unwillingness to produce these books?—I am not aware of it in Dublin; but I know in country towns they refused plumply; and in one case I sent a whole bundle of tickets belonging to one poor man by a person, to see if they were sold, and if not, to release them, and if sold, to claim any overplus; and the answer was, that they were sold; and when the penny was tendered to inspect the book, they were told to leave the shop, that they kept no auction-book.

355. Mr. *Beamish.*] Where did that occur?—In Limerick; there are highly respectable and wealthy men in Limerick, who would not do it.

356. *Chairman.*] If they do it, are there any means of punishing them?—No, not as the Act is framed; one section of the Act repeals another.

357. Is it under the idea that such practices will not prevail at the Mont de Piété that the poor are induced to go there?—Yes, that and the low rate of interest; when they say they want so much, I say, "We only lend what will cover the interest and the expenses, and if you want to have the overplus, and will come here at the end of 12 months, there shall be an auction clerk to give you information, whether it has been sold, and the overplus, if there has been a sale;" and the answer has been, "God bless you, and Mr. Barrington; there was never any thing like it in Limerick before."

358. Is it the practice generally to sell at the end of six months?—Some pawnbrokers do; the wealthy pawnbrokers do not; and they lose upon small articles, in consequence of not doing so.

359. Is there any penalty in the Act for not keeping the goods 12 months?—No; the Act allows them to sell all goods under 10*s.* in six months.

360. In the country do they sell goods over 10*s.* in six months?—Yes.

361. What are the hours of business you keep?—In winter from ten to four, and in summer from ten to six; and I consider, that if those hours were kept generally by the pawnbrokers, it would be a great measure to stop thefts in Ireland; the robberies are generally committed at night, and the person robbed would have an opportunity of giving notice of what the marks on the goods were, and they could be detained.

362. Do you suppose there is not much business in which poor people are really compelled to borrow before the hour of 10 o'clock?—I do not know that; I know that some persons may require money before 10 o'clock, but if you admit one you must admit every one; the persons who steal goods in the country come into the towns and pledge them early, before the persons who have lost them have time to come into the town; the Act says, "Whereas, it is necessary, in order the better to detect and prevent thefts and robberies, that the respective pawnbrokers aforesaid should have stated times and hours appointed for them to receive and take in pledges; be it therefore enacted, that no pawnbroker shall take in any pledge on Sunday, nor before 10 in the morning of any other day of the week, nor after four in the afternoon of any of the said days, between the 29th day of September and the 25th day of March," that is the winter half year, "nor before 10 in the morning as aforesaid, or after seven in the afternoon on the summer half year, to wit, the 25th of March and 29th of September."

363. Those regulations are contravened?—They are very seldom attended to, except in Cork; some of the respectable pawnbrokers summons some of the others, and try to make them keep the hours.

364. Mr. *Hutton.*] Is there a penalty attached to it?—Yes, a penalty of 40*s.*; I summoned a Limerick pawnbroker myself, for taking in pawns at illegal hours; and I forgave him, on the promise that he would not do so again.

365. I thought you said that the penalty could only be collected by the churchwardens?—Any person may proceed upon this clause, upon proof being made, on the oath of one or more credible witnesses, and the money is to be paid to the churchwardens.

366. *Chairman.*] Is there any fine in the Act for taking goods from people in a state of intoxication?—None in the Irish Act, there is in the English.

367. Do persons ever come to you at the Mont de Piété, in a state of intoxication, to get money?—Yes, several; and I have made it a rule, that anybody who has the character of being an habitual drunkard shall not get money on loan; and they have often come in in a state of intoxication; we have refused, and they have said, "You may as well take it, we can pledge it elsewhere;" and I have sent the porter after them, and have found they have pledged them at a pawnbroker's close at hand.

368. Mr.

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368. Mr. *Beamish.*] Do you know the average time goods are left in pawn?—One with another, before they sell them, taking those redeemed and those sold, I should say four or five months.

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369. Mr. *Young.*] How long do they generally remain?—A week; I shall be able to show you the number of 1*s.* pawns redeemed weekly.

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*Jovis, 24° die Maii,* 1838.

MEMBERS PRESENT:

| | |
|---|---|
| Mr. Hutton. | Mr. John Young. |
| Lord Viscount Adare. | Mr. Lucas. |
| Mr. Ponsonby. | Mr. Cony. |
| Mr. W. Roche. | |

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

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Mr. *John William Hobbs Haynes,* again called in; and further Examined.

370. *Chairman.*] WILL you explain the management of the establishment which you superintend at the Mont de Piété, at Limerick; what is the number of persons employed in the establishment?—About 12.

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371. What are their different occupations?—They are chiefly young lads, whose occupation is merely taking memorandums of the different tickets that come in, and getting the articles, and having them thrown down and given out to the public as they are released; there are seven check clerks and runners, three valuators and the conductor.

372. Have you not also a cash clerk?—I count the check clerks cash clerks; any person can do that business, because of the checks. It is impossible that he can have a penny astray; he must account to me every night for the amount of money received. This is the form of the day-book [*producing the same*].

373. Does the cash clerk keep this day-book?—No, that is kept by the clerk who takes down the names of the persons who leave the goods that are pledged and the value he puts on them. The valuator receives the goods and values them, and he tells the name of the goods and the value to the clerk who keeps that book and writes the ticket.

374. Will you describe the nature of the duties performed by the different check clerks?—One clerk has to write in the day-book. On the ticket being written, it is delivered to the person who has given the goods to the valuator, and the ticket is then taken to the cashier, who then pays to the person producing the ticket whatever amount of money appears on it.

375. Mr. *Hutton.*] No. 1 you call the day-book clerk who keeps the day-book?—Yes, and writes the duplicate.

376. What is No. 2?—No. 2 is the cashier, who pays the money which appears upon the face of the duplicate presented to him.

377. *Chairman.*] What is No. 3?—No. 3 is the storekeeper, who receives into his possession the goods after they are labelled to correspond with the duplicate, and with the entry in that book, and keeps an account of them.

378. What is No. 4?—That finishes the pledging department of the article. Then, in the event of its being released, there is the releasing cashier, who receives the money and calculates the interest on each pledge that is released, and, of course, he keeps a book in which he keeps an account of the money received.

379. What is No. 5?—No. 5 is the releasing store-keeper, as no ticket can get out of the establishment that does not pass through his hands; he merely enters the ticket in the book, the pledging number, the consecutive releasing number, the money lent and the interest received.

380. Mr. *Hutton.*] Are the Committee to understand that there are two numbers upon each duplicate, a receiving number and a releasing number?—There are, for the purpose of checking it afterwards.

381. *Chairman.*] What are the duties of the clerks Nos. 6 and 7?—Those are runners,



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runners, persons who get the goods, after they are entered in the releasing cashier's book; they run through the stores and get them.

382. They are merely porters?—Porters.

383. They do not keep a book?—No.

384. What are the other three officers?—Valuators.

385. Who value the goods when they are offered for pawn?—Yes, there is a head valuator, and two under him, and the three united form their opinion on pledges when they come in, and if there is any doubt of the value, they take each other's opinion, and then come to a decision upon the value.

386. Does clerk No. 1 go to No. 8, 9 and 10, and get them to value the goods, and then give the duplicate upon their valuation?—When the valuators receive the goods, they call out to No. 1, for example, "Honora Hart, a light blue gown, 1 *s.* 8 *d.*"

387. Mr. *Ponsonby.*] Who takes the goods to the valuators?—The person who comes to pawn goods comes to the valuator, who, if he allows the money that is asked, cries out "Honora Hart, a light blue gown, 1 *s.* 8 *d.*;" then the ticket is numbered as here, 30,645; that is the number in the book and the number that is on the ticket.

388. That number is attached by the clerk No. 1?—Yes; then when that ticket is taken to the cashier, he enters in his book opposite "30,645, 1 *s.* 8 *d.*," so that, if the ticket is brought to him a second time, he refers to the number and finds the money paid on it.

389. *Chairman.*] Is there not an 11th officer in the institution?—There are 12 in the whole.

390. Who are the other two officers?—A night watchman and an assistant porter.

391. Is there also a secretary of the institution?—No, only Mr. Douglas.

392. That makes 13 officers in the institution?—Yes, Mr. Douglas's salary depends entirely upon the prosperity of the concern; he receives no salary, and he has drawn none.

393. Mr. *Roche.*] You said that many of those clerks are young men?—All young lads.

394. What age generally?—They are from 14 to 18.

395. Do they go to your establishment both for the purpose of salary and remuneration as well as for instruction?—They only receive 5 *s.* a week; they do not all receive that; there are some of them that are expectant, and I could get 30 persons to come in to work, expecting, when the establishment would pay, to get salaries.

396. *Chairman.*] Can you state the present amount of salary paid to the 13 officers?—About 39 *l.* a month; we pay the lads 1 *l.* a calendar month.

397. How much is that for the year?—About 464 *l.* 10 *s.* for the year.

398. Have you any objection to state the salary to each officer?—Not in the least.

399. Mr. *Hutton.*] What is the amount paid to the valuators?—The average is 14 *s.* 4 *d.* each, weekly; that is for three of them, making 2 *l.* 3 *s.*

400. What is the salary to No. 1, the day-book clerk, who gives the duplicates?—Five shillings a week, and all the other clerks have 5 *s.* a week.

401. The porter, night-watchman and assistant porter, what are they paid?—They average also 5 *s.* each; the night-watchman has 9 *s.*, another has 2 *s.* 6 *d.* and another has 4 *s.*

402. *Chairman.*] Do you think that an institution of that kind could ensure the services of officers properly qualified for a similar amount of salary?—No doubt of it, with the checks I have over them.

403. Will you explain the system of checks?—I will; here are our tickets, the tickets of 1837 and the tickets of 1838. The tickets of 1837 are white, the tickets of 1838 are green. Now, if any number is called out, I shall be able in a moment to show whether it is released or not. On referring to the book, you will see every article that is released; those marked red are released, those without any mark are not released. This is our first book. In our book in June and July, I do not think they are fifty articles in the month of June that are not released.

404. This is the book of receipts; you have also a book of deliveries?—Yes.

[*The Witness produced the same.*]

405. Will

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405. Will you take one of the instances of pawning referred to in that book, and describe to the Committee the process that the article goes through in pawning, and in releasing it?—I will; Miss Crow comes in with a waistcoat and drab trousers, and gives them to the valuator; he values them at 4*s.*; he calls out to the clerk who has the charge of the day-book, "Miss Crow, that lives at the Abbey, a waistcoat and drab trousers, 4*s.*" It is then entered in the day-book, the consecutive number of the day-book is entered in this part of the ticket, and the same entry is put in the book; the ticket is filled up and given to the owner of the goods.

406. Mr. *Hutton.*] Have you any book to show what the actual value of the article is, as contradistinguished from the sum lent?—No, only from the general direction that one-third of the value is lent on the goods. In some instances, not one-sixth is taken.

407. Mr. *Young.*] Then, from the sum lent you may assume that the value of the article is three times that?—You may, in soft goods, that is, wearing apparel; not in plate.

408. Mr. *Corry.*] What proportion do you advance on hard goods?—Four-fifths, because they cannot deteriorate.

409. *Chairman.*] What is the next process?—Then the ticket is presented to the cashier, who pays the money that is marked on it, entering it in his book at the same time, "No. 90,830, 4*s.*"

410. Mr. *Ponsonby.*] Does all this take place in one room?—In one room, with separate offices divided from each other, so that the valuators can have no communication with the cashier, nor can the cashier have any communication with the valuators. It is separate divisions of the same office. The goods are then labelled by the valuator and taken to the store-room, where the store-keeper enters them in his book. This ticket goes out of the concern entirely, but a memorandum of it is made here, and from this memorandum a duplicate of the ticket is made, which is sewed on the goods, and they are taken up to the storekeeper, who puts them into lots or bins, where they are kept. He takes an account of each article as he puts it in, and the money lent. He tots up his book at night, the cash-keeper tots up his book at night, and the valuator tots up his book at night; and if the three books agree, the accounts are right. When their books agree, they sign this document, which is sent me every night, with the balance of cash; that finishes the transaction as far as pledging goes. What is taken into the store is so much property accounted for to me. Then the person comes to release that on the 10th of March; the releasing cashier then makes this entry on it, "10th March, 4*s.*" opposite the words "sum lent;" opposite "interest," 1*d.*, making 4*s.* 1*d.* The person gets a piece of tin, with 713 stamped upon it, which number is written on the ticket; then no other person can get the goods but the person producing the tin, which agrees with the number on the ticket. The ticket is then sent up-stairs to the releasing storekeeper, who enters it opposite the corresponding releasing number, 713; the ticket is afterwards given to the runners, who get the article, and it is then thrown down-stairs through the spout, and given to the owner upon her producing the tin, 713, which corresponds with the ticket.

411. And the book of the releasing cashier and of the releasing storekeeper must check one another?—They must correspond with one another.

412. Is not the releasing cashier a very responsible office?—It is a responsible office as far as regards correctness; the person I employ in it is a young lad I took a great liking to, because he was serving his time with me as a printer; he lives with me, for which I charge nothing, expecting that, as soon as the establishment makes sufficient to pay larger salaries, as releasing cashier, he will get a salary remunerative.

413. Then you admit that the salary that such a responsible officer gets at present is insufficient for the situation?—He ought to get, at least, 30*l.* or 40*l.* a year.

414. Mr. *Corry.*] Is there any money left in his charge?—No money; that is delivered to me every night; he must account to me every night. I will hand in this book, which settles the day's transactions; this is the book which is verified by every person in the concern every day.

[*The Witness delivered in the same.*]



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415. Mr. *Roche.*] You said that you are in the habit of advancing one-third of the value of the article, therefore, if you value an article at 12 *s.* you give but 4 *s.* upon it; now, supposing a person requested a further advance, would you give it?—No.

416. Is the pawnbroking establishment accountable to the proprietors of the articles for the consequences of fire and the consequences of burglary?—No.

417. Have you devised any protection against fire?—We have endeavoured in every kind of way to avoid fire, but we had a small fire that occurred in one corner of the office through the negligence of the carpenter employed in putting up bins for goods; the injury that was done was very trifling.

418. Mr. *Young.*] Do not you insure?—We are insured for the full amount of property in the concern.

419. Mr. *Roche.*] Do not you use hot water apparatus for warming?—We do, to avoid all danger of fire.

420. *Chairman.*] Will you describe, as well as you can, what is the advantage which your system possesses over the system adopted by the ordinary pawnbrokers, and the way in which the ordinary pawnbrokers run the risk of being cheated, or of money being taken from them by their clerks?—I will; I was a long time myself in the pawnbroking business, and I have been robbed several times by my clerks; for, where a pawnbroker leaves his business to the clerks, he has no check upon the stock in the store. When the clerk receives the principal and interest for a whole lot of articles released on Saturday, he may when he goes up-stairs put the tickets and the money of half-a-dozen articles into his pocket, and come down, give out all the articles, and throw into the ticket-box only as many tickets as he chooses shall be accounted for in the casting up of the account afterwards.

421. If he does not give up the ticket, there is no check upon him to insure his not having received money for which he has not accounted to his master?—Certainly not.

422. Do you believe that that species of robbery by clerks has been frequently practised?—I know several instances of it; I prosecuted one myself; I recollect a case where a person was tried in Cork for robbing his master, I think Mr. Thornton was the name of the pawnbroker; he was robbed by a clerk whose name was Robert Mayne, and, if I do not mistake, he was robbed of 600 *l.* in one year, and although he prosecuted him, still, from the slovenly way in which his books were kept, and from the utter impossibility of tracing the article from the time it came into the store till the time it left it, he was acquitted; in fact it was through counsellor O'Connell's legal ingenuity that he was acquitted.

423. Do you believe that the pawnbrokers generally suffer a large amount of loss by that means?—There is not a pawnbroker in Ireland that does not keep his own accounts but must be robbed by the clerks, and they will all acknowledge it.

424. Mr. *Roche.*] May not the private establishments adopt those checks of protection that your establishment does?—They do not know them; I did not know them myself till I was at Paris; and I mentioned to Mr. Barrington my unwillingness to conduct his establishment unless I was sent to Paris, where they have had centuries of trial, and where they have such checks as would put it out of the power of any person to defraud the concern of one farthing.

425. *Chairman.*] Besides that, is not that system of checks a very expensive system?—No, it is as cheap as you can do it; the expenses of the Paris Mont de Piété are 30,000*l.* a year; they only charge 9½ per cent., and they are enabled to give 10,000*l.* a year to charity.

426. Mr. *Ponsonby.*] Are not the expenses greater than one individual, in setting up a pawnbroking establishment, will incur?—Yes, they are; but there may be short modes of check, not so voluminous as those, that would do for a private office.

427. Mr. *Young.*] Does not the expense depend entirely upon the amount of business; because, if the business is not great, one clerk would do it all, and as it increases it will require a greater number of hands?—Clearly so; we have now been about 14 months at work, and we are making at the rate of 90*l.* a month.

428. *Chairman.*] What sum do you calculate that you have saved to the poor persons who have pawned goods to the value of a sum not exceeding 1 *s.* in the interest you have charged them?—I have taken six weeks of the business of our establishment,

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establishment, and in the six weeks from the week ending the 10th of March to the week ending the 14th of April, there were released of 1*s.* pawns that were pledged in the same week in which they were released, the following number: in the week ending March 10, 161; March 17, 159; March 24, 164; March 31, 191; April 7, 223; and April 14, 197; in the weeks ending the respective dates; that makes a total of 1,095, giving an average of 182 pawns released each week which were pledged in the same week, and on which there was only 1*s.* lent; if they were released in any other office, the annual interest on them would be 59*l.* 3*s.*, in our office it is only 9*l.* 17*s.* 2*d.*, therefore we save that description of borrower 49*l.* 5*s.* 10*d.* a year upon those 1*s.* loans only.

429. Can you calculate the number of 1*s.* loans that there may probably be in all Ireland, and the saving that might be made to the people of Ireland, generally, by charging the same rate of interest that is charged at the Mont de Piété, Limerick?—I have done it in this way. the number of pawnbrokers returned in the marshal's return are 445, but you will find, by referring to our returns, that there are more than that; there are at least 502; suppose we say 500; I will not estimate that they are to do as much in 1*s.* loans as our establishment, although in Dublin four-fifths of the number of offices there take quite as many pledges as we do; but suppose they only take in 120 pawns of 1*s.* each that are released in a week, that is, taking one-third off, taking 62 off, then upon the 1*s.* pawns in Ireland 3,000*l.* lent amongst them, it would produce 19,500*l.*; in England it would produce 6,500*l.*, and at our establishment it will produce 3,250*l.*, something over a hundred per cent., and that without compound interest.

430. Do you seriously believe that that number of 1*s.* pawns are made in the course of a year in Ireland?—I have not the slightest doubt that, including the pawns under 1*s.*, of which they lend an immense number, they make as much as that in a year by 1*s.* pawns, and by sums under it.

431. Mr. *Lucas.*] Are you not prepared to give any evidence with regard to the common rate of interest for small loans among the agricultural population?—Yes, I have a letter here from a doctor at Castle Connell; the letter is addressed to Mr. Barrington; he states, "I take leave to trouble you with an account of the system pursued here for the last four years. A person, originally a pedlar, set up a small shop of groceries and soft goods; his capital, when settling here about seven years ago, was 5*l.* in goods advanced on credit by ———, upon which he has realized a considerable sum by selling to the poor on pledges, which, after holding a short time, he sent into Limerick to one of the pawnbrokers, giving the duplicate to the owners. To such an extent did this system prevail, in affording opportunity to servants and others of stealing and pledging property, that the magistrates were compelled to fine and punish him, and ultimately, from the number of complaints, he has been obliged at least openly to discontinue this illicit traffic."

432. Does it appear from any thing in that letter what amount of interest or what amount of profit this person received in that way?—No, it does not.

433. You cannot form a judgment of that?—No.

434. Mr. *Young.*] He was in fact carrying on the pawnbroking business without a license?—He was; and there are a couple of hundreds in Ireland who are doing the same thing at this moment.

435. Mr. *Lucas.*] Do you know whether a large profit or interest is indirectly realised in the country in this way, by selling goods upon trust on prices above the market price?—There is no doubt of that.

436. Is it the common practice, within your knowledge, for persons in the country to sell goods upon trust at a higher rate than the then actual market rate?—No doubt of it.

437. Do you conceive that a large interest is realized in that way?—I am sure of it.

438. A good deal more than the legal interest?—Certainly.

439. You cannot exactly say what it may be?—No; but goods that you would buy for 5*s.*, if you wanted credit, in a country place they want 7*s.* for; in the case of persons buying potatoes, it is the common habit of farmers to charge them perhaps 8*s.* a barrel more than the market price, by giving the person time.

440. What time is usual?—Generally from the summer season, when the potatoes become scarce, till harvest, when the potatoes are dug.

441. Not extending to six months?—Nothing like it.



442. Where

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442. Where 8 *s.* more than the market price is charged for a barrel, what would you suppose to be the average price of a barrel at that time?—I suppose a guinea or 1 *l.* 2 *s.*

443. So that 8 *s.* interest would in fact be charged upon about 1 *l.* 1 *s.* principal for six months?—Yes.

444. *Chairman.*] Will you state the difference in the amount of interest charged by you in one week, and the amount which would be charged upon similar transactions, at the ordinary rate of interest taken by the pawnbrokers in Ireland?—On 12 May 1838, we released 174 *l.* 19 *s.* 7 *d.* money lent, and our interest was 7 *l.* 15 *s.* 2 *d.*; the pawnbrokers' interest on that sum would have been 17 *l.* 1 *s.* 11½ *d.*, so that the saving effected in one day to the poor, was 9 *l.* 6 *s.* 9 *d.*

445. When you say the pawnbrokers' interest, you mean the pawnbrokers' interest together with the sum charged by them for the duplicates?—Yes.

446. Do you suppose that a pawnbroker who charged that higher rate of interest, and lent so small a sum in proportion to the value of the pledge as you do, would have got as much business as you have done?—There are pawnbrokers in Limerick that do as much business, I believe, as we do.

447. But then they accommodate the poor much more, inasmuch as they lend a larger sum in proportion to the value of the goods entrusted to their care?—Clearly so.

448. Mr. *Roche.*] Are they in the habit of giving such a proportion as two-thirds of the estimated value?—Some of them lend more than the goods would bring by auction; they run the risk.

449. Mr. *Young.*] When they run that risk, do not you think they are entitled to a higher rate of profit?—They do it in order to do business, in opposition to one another.

450. Your business is much safer than theirs?—We do not oppose them at all; we merely go on in our routine, and lend at our own rate of lending; then, the competition is between themselves to do business.

451. Do you think your business would be increased if you were to lend a larger sum upon each pledge?—I am sure it would. The reason that I lend so low is, because the establishment was founded for the purpose of giving the overplus to the poor; and therefore if I lose upon one article in a sale, I cannot bring it up by putting the overplus upon other articles against it.

452. Mr. *Lucas.*] In fact, your object is not trade, but benevolence?—Yes.

453. Mr. *Roche.*] You have already stated the advantage that your establishment affords to the public on the amount of a 1 *s.* loan; can you state what would be the difference of interest upon a loan of 20 *s.* or 21 *s.*, for six months, between yours and the English, and between yours and the private pawnbrokers in Ireland?—It would be a difficult thing to make a comparison with the English pawnbrokers; the broken time in the English Act of Parliament makes their rate of interest lower than ours upon the poor, because they charge for half months; whereas, if it runs three days in the month with us, we charge for the full month. For instance, if an article is pledged for 10 *s.* upon the 1st of May, if the person comes to release it upon the 4th of June, he has to pay two months' interest in Ireland, that is 4 *d.* in our office.

454. Mr. *Lucas.*] Whereas, in England, he would only have to pay a month and a half?—He would not have to pay one month and a half till seven days had elapsed.

455. In the case you have mentioned, lending on the 1st of May, and redeeming on the 4th of June, for what period would he pay?—One month only; until it comes to the seventh day, they cannot charge in England. Then, on the seventh they can only charge for half a month in addition to the month; that is, if you come on the 8th of June, you must pay a month and a half interest in England, and they cannot charge for the second month till it passes the fourteenth day; so that, if you come on the fifteenth day, you are to pay for two months; in fact, the English pawnbroker's profit is a great deal less even than the profit at the Mont de Piété in Ireland. But there is this additional advantage in the Mont de Piété, that any profit we derive from the poor in Limerick, after paying expenses, will go entirely to the poor in the hospital themselves.

456. *Chairman.*] Will you state what you consider to be the best remedies which could be applied to the evils you have observed in the system of pawnbroking as conducted in Ireland at present?—I consider the chief evil is goods being sold before the end of 12 months, and not being by law enabled legally

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legally to come at what the goods sold for, not having the auction-book properly kept, and neither the auctioneer nor the pawnbroker showing the person the amount of overplus coming; and I consider that it would be a great improvement if the sale was conducted by a specially licensed auctioneer for that purpose, and a sale-book kept in proper form, thus; the pledging number, the name of the pledger, the description of goods, the amount of money lent, the interest, the total, what the goods sold for, and another column showing the overplus; that this book should be kept by the auctioneer himself, and that he should be under a penalty for not producing it to the pawner upon his producing a ticket in which those goods were entered; I think there should be inspectors appointed to see after not only the auctioneers but the pawnbrokers in Ireland; I think the auctioneer, after paying the pawnbroker the principal and interest calculated on each article, should lodge the overplus in the bank to the credit of the inspector of the district for the benefit of the owner; because, if the pawnbroker gets his money and his interest, it is all he originally bargained for in his dealing with the poor person, and it would be right that the overplus should be lodged for the owner in an available manner; that the auctioneer should return to the inspector, within 10 days after each sale, an exact account of the goods sold, the date of the sale, the original entry, the sum lent, the interest due at the time of the sale, the total due, the amount produced by the sale and the overplus on each, with the amount of total overplus lodged; that the auctioneer should give the pawner, upon application and payment of 1*d.*, a certificate entitling him to receive his overplus; that in case the inspector does not reside in the town, the auctioneer should pay the overplus, upon a premium of 1*d.* to the shilling, the same as pensioners' bills are discounted; if the overplus is not claimed within a certain time after the date of the sale, then it should be forfeited to the Load Fund Board or any other charitable board; at present the overplus is forfeited if it is not claimed in three years, and the pawnbroker keeps it; then pawnbrokers to produce their books upon demand before magistrates and inspectors; pawnbrokers, upon gross breach of the statute, to be disqualified, and power of appeal given to the judge of assize, and his decision to be final; by that means, when pawnbrokers knew they were liable to lose their license, they would be more cautious to act honestly. Though there are very respectable men among them, there are some of them not so; I think that, so far, what relates to the overplus is the principal thing.

457. Do you think there is any improvement required with respect to notice of sale to persons that have pawned goods?—I think the notice of sale is a hardship, not only upon the pawnbrokers, but in some measure upon the poor people, because they are charged for them though not served.

458. But if the notice of sale was given upon application, would not that practically remove the objection?—I am afraid it would not, because, if a dozen or 20 persons come in, and their goods were, some of them, 15 months, and some 12 months, and some 13 months, the pawnbroker may put down upon the back of the ticket that he would sell them upon the 21st of June, and he might not be enabled to sell a particular article, either from want of buyers, or some other want, upon the 21st of June; and he might subject himself to penalties for what he did not intend to be an evasion of the statute. I think it would be a hardship upon the pawnbrokers.

459. Mr. *Hutton.*] Do you recommend, that, instead of these precautions, the pawnbroker should never receive any portion of the profits of the pawned goods, when sold, except as much as would cover his advance, and interest upon it.?—And all expenses attending the sale of the pledge.

460. And that the rest should be lodged in other hands?—Yes, for the benefit of the pawner.

461. Mr. *Roche.*] As regards giving notice, might not the pawnbroker be embarrassed by the habit of giving in fictitious names?—Yes, he might, and it would be a great relief to pawnbrokers, if the notice were confined to ringing a bell at his door, and putting up a bill, saying, that he was to have an auction upon a certain day of all pawns from No. 1 to No. 2,000, then a person would only have to inspect his ticket, and see whether his number came between No. 1 and No. 2,000; if it was outside, there would be no danger of selling his pawn, and if it was inside, he would have to pay interest.

462. What would be the interest, at your establishment, upon a loan of 20*s.* for six months?—It would be 2*s.*



463. And

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463. And according to the system in general offices, it would be, how much?—Two shillings and eight-pence.

464. There the saving upon 21*s.* for six months would be, how much?—Eight pence.

465. You say that your establishment has been based upon the plan of the Paris one?—Entirely.

466. Is there more than one establishment upon the Mont de Piété system in Paris?—Only one, there are not any private pawnbrokers in Paris.

467. Is one competent to the business of an immense city?—Yes; the business of the poor is done by out-door agents, who receive payments from the persons and deposit them in the establishment.

468. Mr. *Corry.*] In country parts of Ireland, are the sales usually attended by *bonâ fide* persons, or by a class called jobbers?—In country parts of Ireland they are attended by *bonâ fide* purchasers.

469. Mr. *Hutton.*] Can you state the yearly income from the Mont de Piété at Limerick?—At present we are making between 1,100 *l.* and 1,200 *l.* a year.

470. Mr. *Corry.*] Is that after payment of all expenses?—No.

471. Mr. *Roche.*] To what extent of capital would your present machinery be sufficient?—I should calculate that the present staff would work a stock of 12,000 *l.*

472. Mr. *Hutton.*] Can you state the amount of your net yearly income?—In the first year of a concern like ours there can be nothing like profit, because the first month's receipt was only 6 *l.* profit; it is the same with every pawnbroker; we cannot till we have been 12 months at work have the machine in such motion as will show what profit the capital sum will pay.

Mr. *Archibald Douglas*, called in; and Examined.

Mr. A. Douglas.

473. *Chairman.*] WHAT office do you hold at present?—That of inspector and secretary to the Limerick Mont de Piété.

474. How long have you held that office?—In the latter part of 1835 I was requested by Mr. Barrington, as my time was not fully occupied, to organize the establishment generally, as the buildings were then approaching completion.

475. What have you done to organize the establishment?—The first step I took was to collect funds, which was the most important thing; the first consideration was to advertise, through the public press, that debentures would be issued of the Limerick Mont de Piété, bearing interest at six per cent. per annum, for all monies sought to be invested in its funds.

476. What sum did you raise in that way?—That call was responded to by about 2,500 *l.* being very speedily paid into the Provincial Bank of Ireland to the credit of the directors of the Mont de Piété.

477. Was that paid in by speculators, or by persons who were anxious to promote the benevolent object which Mr. Barrington had in view?—In some instances it was done by persons who were anxious to promote the benevolent object which Mr. Barrington had in view; but, in most instances, it was done by persons who were desirous of deriving a better rate of interest for the money they had to spare, than they could get in other investments, namely, six per cent.

478. What was the nature of the security given to them?—The nature of the security was by debentures, which secured to the party lending money the repayment of the money out of the capital stock and funds of the establishment, a copy of which I lay before the Committee.

[*The Witness delivered in the same, which is as follows:*]

"No. , Mont de Piété, or Charitable Pawn Office; £. at six per cent;
For the support of Barrington's Hospital and City of Limerick Infirmary.

WE , Trustees of the Mont de Piété or Charitable Pawn Office for the support of Barrington's Hospital and City of Limerick Infirmary, acknowledge to have received this day for the use of the said establishment, from of , the sum of ; in consideration whereof we hereby, on behalf of said establishment, undertake that the said principal sum of shall be repaid out of the capital stock, funds and property of the said establishment to the said

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said , his executors, administrators and assigns, at the expiration of calendar months, after notice in writing for that purpose shall have been served upon us the said Trustees of the said establishment for the time being, or left with our secretary at the office or usual place of business of this establishment; and in the meantime that, out of the capital stock, funds and property aforesaid, interest on the said principal sum of at the rate of six per centum per annum, shall be repaid to the said , his executors, administrators and assigns, by half-yearly payments on the day of and on the day of , until the said principal sum of shall be repaid: Provided always, that nothing herein contained shall have the effect of making us or any of us individually responsible in person or property for the payment of the said principal sum of and the interest due thereon, this present security being executed by us solely as such Trustees as aforesaid of the said establishment, and for the purpose of charging with the said principal sum and interest all and every the present and future property of the said establishment.

In witness whereof we have hereunto affixed our names and seals this day of in the year of our Lord

_____ } Trustees.

_____ Secretary."

479. Who is that signed by?—That debenture is signed merely as matter of form by three of the directors.

480. Is Mr. Barrington's name always attached, as one of the directors?—Not always.

481. The debenture bears, that the persons who sign the debenture are not personally liable for the interest, but that the interest is only recoverable from the profits derived in the institution?—That meaning is borne clearly in the body of the debenture.

482. Is 2,500 *l.* the amount of the capital you have at present in the institution?—By no means.

483. From what other sources have you derived it?—Subsequently to the period I mentioned, of public advertisements in the newspapers, and upon which advertisements appearing, 2,500 *l.* was paid into the Provincial Bank of Ireland, we have since that period received about 3,600 *l.* besides, also paid in to the credit of the directors of the Mont de Piété.

484. For which debentures have been issued?—Yes, making in all the sum of 6,100 *l.*

485. Does that money go partly in payment of the expenses of the building and fitting up of the establishment, or is it all laid out in loans?—It is all laid out in loans; the intention is to lay the whole of that money out. The expenses, naturally, the first year of a concern, must be borne out of its capital, till a profit is realized.

486. It is all laid out in loans and expenes?—In loans and securities, and expenses; it is not all laid out yet, but the money that has been drawn from the bank from this account has been expended in loans and expenses.

487. Can you state what has been the expense of building and fitting up the establishment?—There are some of the accounts that have not been handed in to me by Mr. Barrington, in whose possession they are, but as near as I have been able to collect the accounts and to ascertain, it has cost about 3,000*l.* or a little more. Mr. Barrington advanced that out of his private purse.

488. Does the institution pay any rent to Mr. Barrington for the occupation of the premises?—Not any; Mr. Barrington will take debentures as soon as the exact amount that he has advanced can be ascertained. I shall then prepare debentures for him, for which he will receive interest till the establishment is able, out of its profits, to repay the principal sum he has lent to it.

489. What should you say would be a fair charge for the ground-rent and rent of those premises, upon which 3,000*l.* has been expended in their erection and fitting up, calculating the rate at which house-rent is usually charged in Limerick?—About 200*l.* a year, I should think.

490. Mr. *Roche.*] What quantity of ground do they occupy?—A very small space; it is a mere corner adjoining Barrington's Hospital, comprising a superficial area of perhaps of 100 feet one way by 80 another.



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491. *Chairman.*] Are the storerooms sufficiently large?—By no means at present.

492. If your business were doubled or quadrupled, you would have to build much larger storehouses than you have at present?—Very much greater.

493. What would be the expense of the additional rent which that would bring upon the institution, supposing the amount of business should be quadrupled?—The experience we have now had of the Mont de Piété system, after having seen it in Paris, would enable us to construct stores, suitable for the purpose of preserving the goods pledged at the establishment, at an eighth part of the cost at which those of the present Mont de Piété have been constructed.

494. What expense do you think would be required, taking into consideration the locality for erecting the necessary additional storerooms, supposing your business was largely increased?—I should think that 350*l.* would build sufficient storeage, or from that to 400*l.* supposing the business was quadrupled.

495. Having raised this sum of money, what was the next step which you took in conducting the business of the establishment?—I was directed by Mr. Barrington, upon the sum of 2,500*l.* being declared lodged to the credit of the directors, to give notice of a public meeting to be held in the city of Limerick court-house, at which the Lord Bishop of Limerick presided, and at which meeting a board of direction was chosen to conduct the affairs of the establishment. This board consisted of the Lord Bishop of Limerick, the Roman Catholic Bishop of Limerick, the two Members of Parliament for the city of Limerick, the mayor *ex officio*, the chief magistrate of police and 10 other gentlemen chosen from among the body of shareholders.

496. What were their duties?—They are considered the sole and exclusive managers of the institution.

497. What share do they take in the management of it?—Their duty consists in coming one day in each week, Friday, or oftener if summoned by me for that purpose, to audit and examine the accounts of the establishment, to check the cash on hand, and examine the state of the stores.

498. Do they really give much personal attention?—I am sorry to say that they do not, for their avocations in many instances prevent their doing so; but I should be much better satisfied if the board of direction were to meet regularly every Friday.

499. Do you suppose it is probable, in a joint stock company of that kind, that you should get the gratuitous attendance of persons of that station, upon numerous occasions, if it was considered necessary for the institution?—It is not generally the case I believe in establishments of that nature, unless the directors, as in the case of the Provincial Bank of Ireland, are paid a small salary to insure their attendance, and fined a moderate sum if they absent themselves.

500. Mr. *Lucas.*] Do you think you could permanently depend, for the carrying on of this establishment, upon that gratuitous board or any gratuitous board?—I should think it would be absolutely necessary to have a small salary payable to the directors whose duty it was to attend; at the same time no great evil has hitherto arisen from the irregular attendance of our committee.

501. Is not it natural to expect, that when the benevolent excitement of the first establishment wears out, the attendance will be even more irregular than at present?—It is not at all unlikely as human nature is constituted.

502. *Chairman.*] They appointed you as secretary of the institution, and the principal superintendence has since that period devolved upon yourself?—The principal superintendence and the general arrangement of the establishment unconnected with the pawnbroking.

503. Will you have the goodness to hand in the rules of the institution?—This is a copy of the rules which I prepared to lay before the Committee.

504. As agreed to at a meeting of the board of directors?—As revised by the board of directors, and certified by Mr. Hutton, the consulting barrister of the Loan Fund Board; this I will deliver in.

[*The Witness delivered in the same.*]

505. What was the next step they directed you to take, to promote the objects of the institution?—The next step I was directed to take was to endeavour to find a qualified person to conduct the pawnbroking, or practical details of the establishment, for which purpose I proceeded, in August 1836, to Mallow, and offered

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offered the appointment to Mr. Haynes, by Mr. Barrington's desire and that of the committee, who accepted of it, and was accordingly installed in his situation.

506. Did you then go to Paris to inspect the proceedings of the Mont de Piété?—A very early meeting of the committee took place, immediately subsequent to Mr. Haynes's appointment, at which meeting it was directed that we should proceed to Paris to receive instruction at the Mont de Piété of that city, in the manner of managing similar establishments on the continent.

507. Have you nearly copied the French system in your establishment?—We have adhered to it very closely, altering it only in such parts as we conceived were not suited to the locality in which we were to operate.

508. Can you specify what the alterations have been?—It would be difficult to do so without a personal inspection.

509. For instance, do you charge the same rate of interest as the French establishment does?—No, our rate of interest is about 20 per cent., while that of France is 9½.

510. Do they charge for duplicates in Paris?—They do not.

511. Is 9½ per cent. the full charge which is made to the poor man for interest, and warehousing and duplicates and expenses of sale?—The expenses of sale are a separate charge, the 9½ per cent. includes every thing else.

512. What is the length of time which the goods are allowed to remain in pawn at Paris?—The same period as that of the pawnbrokers in Ireland, 12 months.

513. What is the amount of the sum which is lent in proportion to the value of the goods delivered in pledge at Paris?—As nearly as possible that which Mr. Haynes has found it necessary to establish in the Mont de Piété at Limerick, namely, about one-third on soft goods or wearing-apparel, blankets and things of that description, and four-fifths on plate.

514. When you say that one-third of the value is given on soft goods, do you mean the value which the goods may be of to the person who pawns, or the value which the goods may probably fetch at an auction?—The value which Mr. Haynes the conductor, or his valuator, in whom he has confidence, considers they would fetch at an auction, if sold at the moment, or at any future period, without deterioration.

515. Do you know whether the goods are released very rapidly at the Mont de Piété at Paris, or whether they remain a long time in pawn usually?—In a medium way, I think, much in the same way, I think, as our experience of the Limerick Mont de Piété has shown us to be the case in Limerick.

516. Are there as many goods in Paris pawned in the morning and released at night as there are in your establishment at Limerick?—In proportion, I should say more.

517. Mr. *Roche.*] What are the circumstances that caused you to advance the rate of interest so greatly as from 9½ per cent. charged in France to 20?—In consequence of paying a much higher rate of interest for the money we borrow, and also for the purpose of not reducing the rate of interest so much below the pawnbrokers as to do them a serious injury in the outset of our operations or to seem to do it.

518. Do you think that hereafter you will be able to reduce the present rate?—There appears no doubt whatever, that, if sufficient funds are placed at the disposal of the Mont de Piété, we will be able to reduce the rate of interest to the poor, at the very maximum, to 15 per cent., and in all probability to from 10 to 12.

519. The profits of the Parisian Mont de Piété go to public charities?—They do. In the commencement of 1837, which was immediately subsequent to my visit to Paris, I received from Monsieur Lafitte, the director-general of the establishment there, a statement of the account he laid before the Council of State at that period, by which it appeared that the Paris Mont de Piété had at that period, to commence business, the sum of 1,800,000*l.* sterling; and at the close of the previous year, which was 1836, immediately preceding the period I allude to, after paying all expenses, the Paris Mont de Piété handed over to the public charities of the city, a little more than 9,000*l.*; their expenses being at the enormous amount of 29,000 and odd pounds sterling, per annum.

520. That 9,000*l.*, which they handed over to public charities, was the result of one year?—It was.

521. Mr. *Young.*] What rate of interest did they pay to people who had lent money



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money to the establishment?—The rate of interest fluctuates that is paid to the lenders of money to the Paris establishment; it is settled by the Council of State at the commencement of each year; in 1836 the Council of State settled it according to the value of money in the market at 3½ per cent.; at the commencement of 1837 it was fixed at 4 per cent.; and the rate of interest charged by the Mont de Piété fluctuates accordingly as they are obliged to pay more or less for the money they borrow.

522. Do those three items, the sums paid over to charities, the amount of expenses and the interest absorb the total of profit?—I should say not; the Paris Mont de Piété is exceedingly rich, and they have set aside a large amount of funds, with which they have purchased buildings to a great extent, the profits of which buildings go, besides the annual sum destined to charity, annually to the support of certain hospitals in Paris also.

523. Mr. *Roche.*] Do not they keep a reserved fund?—They do.

524. For the purpose of increasing the capital?—Yes.

525. Mr. *Hutton.*] Do they obtain money in the market by subscription to the Mont de Piété on debentures, or in what way is it obtained?—It is made known by the director-general of the Mont de Piété that he is in want of money, and he takes care to be well provided with a larger sum than it is likely he will require for the year. That money is borrowed upon a description of security, or note or bill called a billet au porteur.

526. Like an Exchequer bill?—Precisely so; and any surplus that the director-general may find in his hands, not necessary for the business of the establishment, is lodged in the public treasury, thereby lightening the interest payable by the establishment.

527. Do you know whether those bills bear a premium as our Exchequer bills do?—No; I am not sure; I believe they occasionally do.

528. Do you know whether the persons lending the money are supposed to have government security for the money they advance?—Certainly; and they will naturally bear a premium in that way. Mr. Barrington has just reminded me that those debentures of the French Mont de Piété, in many instances, are bought like shares in the Royal Bank of France, and are considered as good a security.

529. Mr. *Lucas.*] Are they in small or large sums?—Any sum that may be required from a small sum to a large sum.

530. Mr. *Hutton.*] How many depôts are there in Paris?—There is one general head establishment in the Rue Blanc Manteau; there is a Secoursalle, in St. Germain; besides that, there are 27 commissionaires or agents, who, at their own responsibility, receive goods from persons desirous of pledging them, at the Mont de Piété, which goods are every morning brought to the head establishment and re-valued, when, if too much is found to have been advanced upon them, the difference between that and what the Mont de Piété consider they are worth, is at the risk of the commissionaire; and, on the contrary, if he has lent less, he receives the balance.

531. *Chairman.*] Having made yourself conversant with the mode of transacting business at Paris, when did you open your establishment at Limerick?—The establishment opened for general business on the 13th of March 1837.

532. What profits had accrued to the institution on the 13th of March 1838?—From the return which I have prepared to lay before the Committee, containing a synopsis of the transactions, it appears that 466*l.* had been received for interest, and that there was a sum of 468*l.* more, estimating 10 per cent. upon the stock in the magazine, which was half interest charged upon the stock, then amounting to 4,685*l.* upon that day, so that it would make altogether a sum of 934*l.*, fairly presumed to be profit already then received by the establishment.

533. Was that 10 per cent. charged upon the value of the goods?—Upon the sums lent upon the goods.

534. Mr. *Hutton.*] Then that would give the gross profit of the establishment?—Yes.

535. Is there not to be deducted from the 934*l.* the amount you have to pay for the interest of your capital, the amount paid for salaries, the amount you paid for rent and other expenses?—Certainly.

536. *Chairman.*] What do those items amount to?—The sum paid for salaries and wages was about 300*l.*

537. Not including your own salary?—Not including my own salary, which, being

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being a matter of minor importance, I arranged with Mr. Barrington, should be contingent on the prosperity of the establishment.

538. When you say a matter of minor importance, how much attention do you give in the course of a week to the establishment?—Every day for a certain period, as long as is necessary to inspect the arrangements going on connected with my duties.

539. If a sufficient salary was given to the secretary, it would make a very considerable addition to the sum you have stated to have been paid?—Certainly; if the profits were competent to bear any charge, it would be fair that the secretary should be remunerated.

540. Are there any other officers of the establishment in a similar situation?—Not one.

541. Are they all remunerated to the full amount of what they will be entitled to expect if the concern succeeds?—They are not, because Mr. Haynes has drawn but part of his salary.

542. Is he not entitled to a sum that would increase the 300 *l.* paid for expenses very considerably?—Certainly, when the establishment is fit to bear it.

543. Can you form any estimate of the probable amount of expenses, salaries, &c. in future years?—The salaries and all other expenses never, in this establishment, can increase; on the contrary, the profits, from what has been shown and may be shown, are certain to increase; for instance, the first month of the establishment's operations there was a receipt of 6 *l.*, and in the month of April the sum received was 93 *l.* odd.

544. When you say the expenses cannot increase, you admit that they are not at present as high as it is reasonable to expect that they must be, inasmuch as many of the persons employed are not paid sufficient salaries?—Only one person, as I have mentioned, myself, is not paid, and Mr. Haynes is not fully remunerated for his services.

545. Is there not also the releasing cashier, who is paid at a very low rate?—The releasing cashier, being a very young man, if the establishment increases in prosperity, would, perhaps, get 30 *l.* instead of 20 *l.* in a year, or 10 *l.* or 12 *l.* in advance.

546. Mr. *Lucas.*] What would the services of that young person be worth in any other establishment that he was fit for?—I should think from 30*l.* to 40*l.* a year.

547. *Chairman.*] Besides his board and lodging?—Besides his board and lodging; he lives just now in the house of Mr. Haynes.

548. Do not you think that if the officers of the institution were sufficiently paid, the expenses, which you have stated at 300*l.* a year, would probably amount to at least double that?—I should think very likely; but, even supposing that to be the case, I conceive the profit now making will pay all the expenses, leaving a profit to the hospital.

549. What is the amount of interest paid on the debentures which you have hitherto raised?—Three hundred and sixty pounds per annum; the debentures now amount to 6,100*l.*

550. You stated that you consider that 200*l.* at least would be required for the rent of your present premises?—About that.

551. Mr. *Roche.*] Is that not rather a high estimate in that part of Limerick?—About six or seven per cent. for house property is the general estimate.

552. *Chairman.*] What would be the amount of the taxes?—I should think there would be no taxes, being a public establishment; hitherto we have not been asked for any.

553. Taking the salaries at 600*l.* and the interest on debentures at 360*l.*, and the rent at 200*l.*, the expenses of the institution at present would amount to 1,160 *l.*?—About that, I should think.

554. And the profits, which you estimate as having been made within the last year, amounted to 934*l.*?—That is the profit received, but there is 10 per cent. more than I mention upon the stock in hand; I only estimate the amount of stock in hand at 10 per cent. when it should be 20, upon this ground, that, if the establishment had gone out of business, it must fairly be presumed, by Mr. Haynes's experience, that the stock of 4,685*l.* would have brought interest upon that amount at 10 per cent.; if the establishment had gone out of business



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on its completing its first year, and if it remains in existence, there is 20 per cent. to be realized upon it.

555. That is after all but an estimated profit?—That is the estimated profit that would be made, provided it is released in the average time, judging from the books of the establishment as the business has gone on.

556. Is not it possible for you to incur an actual loss?—It is not at all likely.

557. Is not it possible, supposing the goods do not fetch at auction the amount for which they have been pledged?—It is next to impossible, judging from the way in which the goods are taken out, and the rapidity with which they are released. The sum lent in one month was 1,380*l.* 7*s.* 5*d.*, and the sum received was 1,317*l.* 5*s.* 0¼*d.*

558. Calculating the profit upon the goods in store at present at 10 per cent., and adding that to the sum of 466*l.* which has actually been received for interest upon advances in the last year's operations, the two sums together amount only to 934*l.*; whereas the fair expenses of the institution may be estimated at 1,160*l.*, leaving the institution, by that calculation, in a considerable minus?—The amount of the difference now spoken of is, of course, drawn from the funds of the institution.

559. If the amount of profit upon stock in hand should realize 20 per cent., then what profit would you have made in the course of the year?—About 1,390*l.*, thereby covering all expenses of every description.

560. And leaving how much to the credit of the hospital?—Two hundred and forty pounds, which would have gone to the credit of the hospital.

561. Mr. *Roche.*] Was your capital in that year as large as it is at present?—No, it has increased gradually from the commencement of the establishment; we started with a very small capital, with about 2,500*l.*; it has been progressively increasing; but at the commencement the expenses were as heavy as they are now.

562. Are you aware that the pawnbrokers consider that you are not fairly entitled to calculate so large a profit as 20 per cent. upon the amount of your goods in hand; and also that they calculate that you will suffer some loss by the articles sold at auction not fetching so much, in certain instances, as the sums which you have lent upon them?—I am quite aware that the pawnbrokers think so, and they make no hesitation in saying it.

563. But you think that their statements to that effect are erroneous?—I am almost certain, from the manner in which goods are released, and the very small quantity, if any, that remain in the stores, that there will no loss accrue upon the sales of the Mont de Piété.

564. Is not it probable that the things that remain in the stores are the worst articles, and those upon which it is most likely that loss will occur?—No, there is an average description of articles remaining in store, and by no means a large amount of bad and a small amount of good property.

565. Is not the interest which every individual has in redeeming his goods less in proportion to the deterioration which has occurred during the space of time which they have been in your possession?—That is so certainly to a considerable extent; but a very large proportion of the property remaining in the stores of the Limerick Mont de Piété consists of plate on which there is no deterioration, being taken and valued by the ounce.

566. Of the articles which were pawned in the first two months of the business of the establishment, are there many which remain in store?—Very few.

567. Mr. *Ponsonby.*] Has the auction ever taken place at the establishment?—Not yet.

568. *Chairman.*] Even supposing that the valuators have been careful in always taking in goods at a sum considerably below the amount of their value, and supposing that the system of inspection has been sufficiently active up to the present period, do not you think, however, that it is likely that in future times the inspection may be less active, and in a series of years that a great loss may be incurred?—I do not.

569. Has it not always been found that it is difficult to obtain a sufficient degree of attention from hired servants in conducting a business of that sort, and that the self-interest of the proprietor is necessary to induce a proper amount of care?—Invariably; I should conceive from the experience of human life that that has been the case.

570. Then,

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570. Then, do not you think that, in order to have a fair account of the losses incurred by an establishment of that kind, the estimate must be taken for an average number of years?—I should say that, provided that persons in charge of the departments are equally careful with those now in charge of the departments of the Mont de Piété, that will not be the case.

571. Are you aware that in the French Mont de Piété the valuators are obliged to refund to the institution any loss which may be experienced upon the sale of the goods?—I am quite aware of that, and to lodge security to that effect.

572. Does not that oblige the institution to pay them a very large amount of salary, much larger than that which you allow in your limited scale of salaries to your valuators?—It does, to a certain extent.

573. Then, if the institution was saved from loss by a similar regulation as that which exists at Paris, the expenses of your institution must necessarily be higher than they are at present?—To a certain extent they must be increased; but I conceive that one case would meet the other, and in that way that the advantage would balance the disadvantage.

574. Mr. *Lucas.*] That is, that the risk, falling upon the agent instead of falling upon the establishment, would re-imburse the establishment for the additional salary?—Certainly.

575. *Chairman.*] Has the capital employed been found sufficient for the purposes of your establishment?—By no means.

576. Is there any intention of increasing the capital?—By every means within the power of the board of direction.

577. Mr. *Lucas.*] What means are there that occur to you?—The finding of more money on the issue of debentures, and any other funds that can be obtained from loan funds or other sources.

578. You have already given in one of the debentures; that is the invariable form upon which you borrow money?—Yes.

579. That debenture is the only security which the lenders to that fund have for the return of their money?—The only one.

580. Mr. *Young.*] Do the officers give security?—They do.

581. To what amount?—Mr. Haynes gives security to the amount of from 800*l.* to 1,000*l.*; it is not yet quite settled; and the under valuators are to give security, but the amount of that security is not yet settled by the board of direction.

582. *Chairman.*] Is Mr. Haynes a debenture-holder?—He is, to small extent.

583. To what extent?—He at present holds, I think, 260*l.* of debentures.

584. Do you hold any debentures?—I do not at present.

585. Do you think it is likely that you will be able to raise a large additional sum by debentures?—I think we shall have some difficulty in doing it, unless we are assisted by some other means. Hitherto I have used no personal solicitation whatever in inducing people to invest money in the establishment.

586. Do not you think that the inducement to invest money in the establishment is principally derived from the great reliance placed, in Limerick, upon Mr. Barrington's name?—In some measure it has been so; but the principal part of the funds have, decidedly, been invested with a view of obtaining a better rate of interest than they can get anywhere else; and something upon Mr. Barrington's account, from his benevolent intentions and views.

587. Mr. *Lucas.*] Do you think the prospects of the establishment are such as to induce careful persons to lend money upon those debentures?—I do, unquestionably.

588. *Chairman.*] Uninfluenced by benevolent motives?—Yes, and that is a very general opinion in Limerick.

589. Then why do you think it unlikely that the funds should be largely increased?—Because there is not much money to spare in Limerick for any purpose.

590. Mr. *Ponsonby.*] Are the greatest part of the debentures in the hands of the inhabitants of Limerick?—Yes.

591. None from Dublin?—There is a certain portion.

592. Mr. *Roche.*] Have you got a loan of public money?—We got a loan of 2,000*l.* from the fund raised to establish schools of industry in Munster and Connaught.

593. Is that included in the 6,100*l.*?—It is.

594. *Chairman.*] Do you pay six per cent. for that?—We do.



595. What

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595. What steps have you taken, in consequence of the deficiency of capital, to limit your advances?—By directing the valuators only to lend money to such persons as came within the meaning of Mr. Barrington's original intention to relieve; I mean, generally; particular cases of lending large sums occur in the institution; but the synoptical statement now upon the table will show the Committee that six-sevenths of the business of the Limerick Mont de Piété is in loans under 5*s*.

596. You do not lend any sums under 1*s*.?—Not any.

597. By so limiting yourself to sums between 1*s*. and 5*s*., have not you got the most profitable business which can be conducted upon that system of doing business?—I do not think we have.

598. Are not sums below 5*s*. the sort of sums which are most likely to be rapidly released?—They generally are.

599. So that the capital is turned more frequently, and profit is derived more rapidly, upon that class of loans between 1*s*. and 5*s*. than it would be upon loans at a higher rate?—That is the case, certainly.

600. What is the number of pledges that have been taken in the course of 12 months in your establishment?—In the course of the first year of its operations about 92,000 pledges up to the end of December, and above 70,000 released.

601. What amount of money do you think could have been profitably lent by the establishment?—From 12,000*l*. to 15,000*l*., certainly.

602. But that can only be a matter of estimated calculation?—Mr. Haynes has turned away, I suppose, six persons for three that he served.

603. Did some also go away who found that the amount which you would lend upon the pledge was insufficient to induce them to part with it?—They said in some cases that it was insufficient for their object.

604. Can you state any facts which show that the saving to the poor, during the time that your establishment has been in operation, has been considerable?—Mr. Haynes is more in possession of the details than I am; he has the tables and various calculations which he has made of the various days' releasing.

605. What advantages do you think have been derived by the establishment of the Mont de Piété beside the saving which it has made to the poor there?—A considerable amount of moral good, certainly, has been effected in checking crime of various kinds, as all property that is not only ascertained but suspected to be stolen is instantly stopped until it can be ascertained whether it has been honestly come by or not; and the conductor, Mr. Haynes, has already stated to the Committee that he has transported two persons for bringing stolen property which was traced; and imprisoned at least three times that number.

606. Do you find that the class of people that frequent the Mont de Piété are of a more prudent kind than those that go to the ordinary pawnbroking establishments?—They are.

607. Who raise money for the purpose of obtaining a profit from it?—For the purposes of carrying on industrious traffic, sometimes in the way of huckstering, several instances of which have occurred.

608. Can you state any instances that have come within your own knowledge?—One instance that occurs to me was that of a person who purchased a kish, or large basket of potatoes, for 6*s*., which upon retailing realized him 14*s*. in the space of a day and a half, in consequence of the rise and fluctuation of the market.

609. A person, who is inclined to be prudent and to make money, would be more likely to come to an establishment in which he had confidence, than to deal with pawnbrokers with whom persons are generally considered to be less secure in their dealings?—Certainly.

610. On the other hand, a person who is in distressed circumstances may perhaps be afraid of coming to an establishment where publicity to his necessities might be given, so that such a person would perhaps be more likely to go to a pawnbroker where the fact of his having required assistance might not become so generally known?—For a month or two there was an impression of that kind, and it had some effect upon the minds of respectable persons, who were necessitated to pledge goods; but, latterly, after it was ascertained that the utmost secresy, and indeed additional secresy compared with that of the pawnbrokers, was preserved in the transactions of the Mont de Piété, persons of all descriptions have come with perfect confidence to pledge goods at the establishment.

611. Do

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611. Do you find that persons often come to pledge articles upon the Saturday morning before the wages are paid, and redeem the article which they pledged in the morning at night?—It is a constant weekly practice.

612. Is there a considerable saving to themselves by this, notwithstanding the interest they pay?—Very considerable, in this way, that the price of potatoes in the early market would be probably a halfpenny to a penny a stone lower than they will be in the evening market, and to a necessitous person, who is obliged to have them for the maintenance of his family upon the Sunday, it is a great object to save this difference in price; the same holds good of milk in about the same proportion.

613. Potatoes and milk bear a much higher price in the evening than in the morning, when sold by retail?—When sold by retail, generally speaking, they do.

614. The publicity which has been given, and the fair dealing which is known to exist in your establishment, may also have induced people to come from a greater distance in the country, who, not knowing the ways of the town, might have had an apprehension of going to a pawnbroker's?—That is very eminently the case; people have come from 20 miles round from that consideration, combined with Mr. Barrington's known character for benevolence and kindness to his townspeople.

615. If the other pawnbrokers in Limerick were to reduce their rate of interest, what do you think would be the result of that to your establishment?—I do not think it would affect it much.

616. Do you think your debentures would sell equally well?—I think quite as well.

617. Do not you suppose that you get a great deal of business, in consequence of your charging a lower rate of interest than the pawnbrokers do?—We get a considerable amount of business; but we also lose a vast amount of business by the manner in which the pawnbrokers conduct their business, by taking in pledges at the most illegal hours; the Mont de Piété is prejudiced to the extent of half as much business as it would otherwise have upon that ground alone. I think that if the provisions of the law were fulfilled in requiring the pawnbrokers to keep the hours required by law for opening the places of business, the Mont de Piété would have done half as much business again.

618. Do you think it would be a great advantage, not only to your establishment, but to any pawnbroker that wishes to act according to law, if a more close system of inspection was devised, by which they should be made easily amenable to the enactments contained in the law?—I am quite of that opinion, and every pawnbroker, anxious to deal with honesty and propriety, will support the prayer of any petition to the Legislature to that effect.

619. Do you consider that your establishment is a regularly licensed establishment?—Quite so; our conductor, Mr. Haynes, who is the head of the pawnbroking establishment, is a licensed pawnbroker, and the establishment is also empowered to lend money upon property in the terms of the Act 6 Will. IV., called the Loan Fund Act for Ireland, which especially mentions a charitable pawn office.

620. But the establishment is not registered in the marshal's office in Dublin?—It has not been, as far as I am aware; the rules have been registered with the Loan Fund Board, and certified by Mr. Hutton, the barrister.

Mr. *Andrew Carr*, called in; and Examined.

Mr. *Andrew Carr.*

621. *Chairman.*] WHERE do you live?—At Bagot-street, in the city of Dublin.

622. Have you paid much attention to the mode in which the pawnbroking business is transacted in Dublin?—I have.

623. How long have you turned your attention to it?—The last five years.

624. Have you endeavoured to get any alteration made in the law?—I have, by application to several of the chief secretaries of Ireland, during that time.

625. Have you pointed out to them the points in which you considered that the law was deficient to meet the cases of grievance which came within your knowledge?—A great number of them, I have.

626. What do you consider the greatest grievance of the system, as it is at present carried on in Dublin?—I conceive the rate of interest to be the principal, and, secondly, the manner in which the auctions are held.



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627. Do you mean that the rate of interest allowed by law is too high, or that the pawnbrokers charge a higher sum than they are allowed by law?—Both; the rate of interest allowed by law, I conceive to be considerably too high, and that the pawnbrokers exact interest beyond that.

628. Have you ever prosecuted any pawnbroker for charging a higher interest than that allowed by law?—I have, in three cases.

629. What was the name of the pawnbroker, and before what magistrate did you prosecute him?—Before counsellor Cole, of Henry-street police office.

630. Did you succeed in that prosecution?—I did not; I succeeded so far as to establish that he acted improperly, but could not inflict any penalty upon him, as there is none allowed by law; this is a certificate I received at the time from counsellor Cole, who regretted his want of power to go further.

[*The Witness delivered in the same.*]

631. Is this written by Mr. Cole?—It is.

632. Then the goods were given up upon payment of the legal interest, but no penalty was levied upon the pawnbroker for having exacted illegal interest?—No penalty could be inflicted upon the pawnbroker, and nothing further was done; my object was to try the question, whether they had a right to charge that extra sum or not, and I established that they had not the right, and that satisfied me.

633. Did you try to obtain the infliction of a penalty?—No, I did not; I was aware that there was no penalty, upon reading the Act; but I wished for the magistrate to strike out some manner in which it could be suppressed.

634. But, in point of fact, it never has been suppressed?—It never has; they continue receiving the same to this day.

635. Have you been in any pawnbroker's shop in Dublin, and have you observed whether the table of interest is placed in a conspicuous part of the shop or not?—I made it my business not only to inspect them, but also to inquire, and I never could observe one; and, on inquiry, I was told by two pawnbrokers, that such things were never put up in any pawnbroker's house in the city of Dublin.

636. Do you know whether any pawnbrokers in Dublin sell spirits in contravention to the provisions of the Act?—I have heard that they do.

637. What pawnbrokers do you allude to?—A man of the name of Michael Nolan. I made inquiry at the Excise-office, and I found it exactly correspond with the information I got.

638. Do you believe that he sells spirits in some other shop, or within the pawnbroking establishment?—Not within the pawnbroking establishment, but at a distance of some streets from it.

639. Have you also endeavoured to examine auctioneers' books?—I have paid particular attention to them, and on examination I found it impossible to trace an article which has been sold by the pawnbrokers. I applied to him and I found that he marked in the book that it had been sold on such a day for such an amount. I wanted to ascertain then if the auctioneer's book was correct, but from the auctioneer's book it is impossible to trace it, by any thing except the sum; they have neither the number nor the name nor any particular description of the article entered in the auctioneer's book, as they are directed to have by the Act of Parliament.

640. You mean that the description of the article entered in the auctioneer's book is not sufficient for you to identify it?—Certainly not.

641. They enter "a book," "a coat," "a bed," &c., but they do not enter what particular description of article it is?—They do not enter any other description of it.

642. Nor do they enter the number marked upon the duplicate?—No, nor the owner's name, nor the person to whom sold.

643. Have you attended sales frequently?—Frequently.

644. At what hours were the sales conducted?—What the pawnbrokers and pawnbrokers' auctioneers term "rummage sales," that is a mixture of a number of articles; furniture, and what they term "soft goods," they in general commence about 12 or one o'clock, and continue sometimes till 10 at night. Books, and plate, and watches and diamonds are all invariably sold at night, not commencing till nine o'clock, or after.

645. Are

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645. Are they exhibited before they are put to the hammer?—Not at all; you never see them till the auctioneer presents them in his hand for sale.

646. Are they cleaned so as to tempt persons to buy them, by showing them off to the best advantage?—Quite the reverse; the accumulation of dust and tarnish on them, during the time they are in pawn, is never wiped off, nor the least pains taken to enhance the value of them.

647. Does there seem to be an understanding among the jobbers who frequent such sales, as to not bidding against one another?—No one attends them except brokers, and the pawnbrokers themselves, who are also brokers, and it is very generally known in the city that the brokers will never give a price for any article except what they are quite satisfied that they will have a very considerable profit upon; I have known articles to be purchased at pawnbrokers' auctions; I could name one that was sold for 1 *l.* 19 *s.*, and it was sold a few days after at another public auction for 4 *l.* 10 *s.*; in another case, a picture that was purchased at a pawnbroker's auction, for 1 *s.* 3 *d.* or 1 *s.* 4 *d.*, sold a few days after for 1 *l.* at another public auction.

648. The other public auction was held during the day-time?—Yes; the broker sold it at a profit, in consequence of its being properly exhibited to the public; there is no fair exhibition to the public in the other case.

649. Have you any other facts to state to the Committee?—Nothing else, except the manner in which those auctions are conducted; the want of publicity to them; they are scarcely ever advertised; there is no posting except in the interior of the auction-room; no crying or calling auction.

650. Have you found it very difficult to get an account of goods, when you have inquired for them at pawn offices?—I have found it almost impossible to get an account of them; latterly it has been better, but formerly it was almost impossible to get an account of any goods that had been sold.

651. But latterly they have been more willing?—More willing to accommodate.

652. Do you attribute that to the publicity which has latterly occurred as to the system?—I do.

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*Veneris, 25° die Maii,* 1838.

MEMBERS PRESENT:

| | |
|---|---|
| Mr. Wm. Roche. | Mr Tennent. |
| Mr. Hutton. | Mr. John Young. |
| Mr. Beamish. | Mr. Redington. |
| Lord Adare. | |

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

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*Matthew Barrington,* Esquire, called in; and Examined.

*M. Barrington,* Esq.

25 May 1838.

653. *Chairman.*] I BELIEVE you have taken a great deal of interest in the public institutions of Limerick?—I have.

654. And in those which relate to the relieving of the poor of that town?—I have.

655. The number of poor in Limerick is very considerable, indeed, is it not?—Very large.

656. I believe it was that which induced you to inquire into the way in which the present system of pawnbroking affected them, and to establish an institution at Limerick, called the Mont de Piété, where pawnbroking is carried on upon terms more advantageous to the poor?—It was. I had two objects in inquiring into the present system of pawnbroking; I found that all the laws relating to pawnbrokers in Ireland were either evaded or totally inoperative; and, secondly, I found it necessary to provide funds for the support of an hospital, in which I took an interest.

657. I believe your family founded that hospital?—They did.

658. At their own expense?—Yes, solely.

 659. That

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*M. Barrington, Esq.*

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659. That hospital was found to be a great benefit at the time the cholera raged?—Yes, there were a great many hundred people relieved there during the cholera.

660. Did you intend that, if there were any profits derivable, through the trade of pawnbroking, from the poor, they should be expended for their benefit in the Barrington Hospital, after the manner in which the profits of pawnbrokers in the continental towns are expended in charitable purposes?—I did; and I had another object in the establishment of the Mont de Piété, and that was to endeavour to correct by competition the system of the pawnbrokers, or at all events to bring it prominently before the public, which I had found neither writing nor publishing could effect.

661. Do you find that you have obtained those objects in the establishment you have been the means of instituting?—Yes; I do find there is a prospect of profit arising from the Mont de Piété; and that the object has become one of public interest; and that the laws relating to pawnbrokers are likely now to be amended.

662. Do you find that the rate of interest charged to the poor in Limerick has been lowered by the ordinary pawnbrokers, in consequence of the competition the Mont de Piété has introduced?—I am not aware whether it has; I have heard that it has; I am not aware of it.

663. Have you heard that, in consequence of the law being now better understood, there has been a more regular system of keeping books established by pawnbrokers, and that greater satisfaction has been given to the poor pledgers by the pawnbrokers in Limerick?—I believe, since the publication of a pamphlet of mine three years ago, the pawnbrokers have been more cautious, and the respectable pawnbrokers understand better the law applicable to their business now, than they did some years ago; but I do not know that there has been any general improvement.

664. You think some regulations are still required to be enacted by law, to effect the improvement you consider necessary?—Yes, I do; the total repeal of the two Acts of Parliament affecting pawnbrokers in Ireland, the 26th and the 28th Geo. III.; those are the only Acts affecting the pawnbrokers generally; there are some clauses in Local Acts relating to Dublin; but I conceive it absolutely necessary to repeal all the laws relating to pawnbrokers, and to embody them in one Act, as well for the benefit of the respectable pawnbrokers as for that of the poor.

665. Do you consider there are any reasons which render it particularly desirable that the pawnbroking trade should be regulated by law different from those which apply to other trades?—I do; it is a trade that exclusively derives its profits from the necessities and distresses of the lowest description of the people; I have gone through the returns which have been printed for the House of Commons since the day before yesterday, and I find, in Dungarvon, in 1837, the number of pawns was 114,587, upon which the sum of 718*l.* 6*s.* 3*d.* was lent, which would be an average of only 1¼*d.* a pledge.

666. Do you believe those returns to be correct?—My own impression is, that none of those returns are correct.

667. Then, as far as any calculation upon those returns is concerned, you would not rely very much upon it?—No, I would not; but, I had no other data to go upon. The pawnbrokers must either disavow those returns or rely upon them; and in either way it shows the necessity for an absolute revision of the law. The only officer who has any control of the pawnbrokers in Ireland is the marshal of Dublin; if his returns are false, it shows the necessity for an alteration; if his returns are true, it shows the frightful state of the trade. In Dungarvon, the amount for tickets would be 477*l.* upon the sum of 718*l.* lent, and without any interest.

668. Probably there would be 477*l.* worth of labour in taking in those pledges, warehousing them, and giving the duplicates and going through the labour which occurs on releasing the goods?—I do not say that the ticket-money, if properly regulated, is an unfair charge; I think it may very fairly apply to the duty to be done for it. Another necessity for altering the law is, that shame and poverty are two causes which will constantly prevent the pawnbroker being punished; a respectable man will not prosecute if there is a breach of the law committed against him, and the poor man is unable to prosecute; perhaps the very subject of the complaint is not equal to the day's wages he would lose in seeking redress from the magistrate at the police office.

669. Therefore,

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669. Therefore, as there are those obstacles to prosecuting a pawnbroker, there seems to you to be an additional reason why the law should endeavour to supply that defect, and why the trade should be regulated by means of some system either of license or of inspection?—Of both.

670. Will you have the goodness to state what you consider the most crying evil which affects the poor in the present defective state of the law?—It would be very hard to select one; the first injury to the poor is the illegal interest; it is the common practice all through the country, with some exceptions, to charge interest on sums lent under 1*s.*, besides 1*d.* for duplicate; I believe, in Limerick, they do not charge interest under 1*s.*; in Dublin they do, though Dublin is more particularly under the cognizance of the police than the rest of Ireland; in Dublin they charge a halfpenny for sums under 1*s.*; sometimes upon 3*d.* or 4*d.* or 10*d.* they charge one halfpenny interest per month, although there is no charge allowed by law upon any sum that does not exceed 1*s.*; and though that may be considered a very small amount, yet, when you consider that the pawns taken in Dublin alone are 3,778,582, it is manifest it must amount to a considerable sum.

671. Mr. *Hutton.*] That is the number of pawns?—Yes; and, according to the returns, there are at least half of them, or six out of 10 under 2*s.*; then it is clear that almost the whole, or the great mass of the pawning in Ireland, is by the very lowest description of the people; they are not allowed by law to lend over 10*l.*, but the greater mass is under 5*s.*; I should say that the greatest grievance is the charge of interest for sums under 1*s.*; the next grievance is the duplicates; I think the great objection to the interest is, that it is charged upon pledges under 1*s.*; according to the Act of Parliament, the sums are exceeding 1*s.* and not exceeding 2*s.*, then the interest is charged on 1*s.* as if it exceeded 1*s.*, and on 2*s.*, as if it exceeded 2*s.*; they are not entitled to any interest for 1*s.*, or any sum under 1*s.*

672. *Chairman.*] Is the overcharge of interest universal or only general; are there some pawnbrokers who do not make the overcharge?—I believe there are; I have understood it to be universal in Dublin; I believe it is not so in Limerick, and I believe in other places, where it exceeds 1*s.*, they do not charge one halfpenny for the first month; in Dublin they do not charge that halfpenny, but for the second month they do, and every succeeding month, which is equally illegal.

673. At all events, if they do charge illegally, there seems to be no efficient means of obtaining redress?—There is no redress, except by bringing an action for the surplus against the pawnbroker, or a complaint before the magistrates; and there was an instance at Cork, in which counsel gave an opinion there could be no redress against the pawnbroker, from the state of the Pawnbrokers' Act.

674. Will you state the particulars of that case?—I do not know the particulars, but they can be got.

675. What do you consider the other defects in the state of the law as to pawnbrokers?—The kind of duplicate that is given is very bad; such a thing as this—[*exhibiting a duplicate*]—is easily lost.

676. State the next point of objection to the present law?—The Act directs that no goods shall be received from a washerwoman at any time, or plate with crests; but those articles are very commonly received, without any inquiry as to whom they belong, also as table linen and articles of that kind, though the pawnbroker may detain any person he has a suspicion of, and he is indemnified by the Act if he makes a mistake; but there are very few instances of people being detained.

667. Do you conceive the mode of holding auctions is inefficient at present?—I do. The sale of spirits is another grievance; pawnbrokers keep public houses in several instances, though the Act declares that no pawnbroker shall have a license who keeps a public house. There is an instance of a man having a license as a pawnbroker in his wife's maiden name, he being her security, and himself keeping a public house. We have another case of a pawnbroker in a midland county keeping a pawn office in the town and a public house also; the pawn office in his own name and the public house in his brother's, all under the same roof. In the English Act there is a clause against lending money to a drunkard; there is no such restriction in the law of Ireland, but there are many most respectable men in the pawnbroking trade who would not do it. I allude to the trade generally, amongst whom the practice is common.



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678–9. Mr. *Hutton.*] Do you conceive that it would be advantageous to those who carry on the trade respectably to have such restrictions as would prevent that practice?—Yes, no doubt of it.

680. Mr. *Tennent.*] That clause in the English Act, does it refer to persons in a state of intoxication, or habitual drunkards?—It says, persons in a state of intoxication; it means persons going into the office drunk; we have at the Mont de Piété refused invariably to take goods from persons in a state of intoxication, and we have prosecuted several and detained others till we sent for the police; and the police officer at Limerick said, that the Mont de Piété was of the greatest use in detecting stolen goods.

681. *Chairman.*] Do you find that the mode of holding auctions is defective?—Yes, no doubt of it, and the whole regulation is most absurd; in Dublin, there is a monopoly of the pawnbrokers' auctioneers. Before the year 1786, the first Pawning Act, the corporation of Dublin claimed the right of appointing auctioneers for the pawnbrokers; it appears that pawnbroking existed before there was any law to regulate the trade, and the corporation claimed the right of naming the auctioneers for the pawnbrokers; they said that that duty belonged to the marshal and the sword-bearer; there was a compromise with the Government of that day, and they agreed that the Government should appoint two and the corporation should appoint two, and one of those officers has the regulation of all the rest of the pawnbrokers in Ireland, that is, the marshal in Dublin; and the effect is this, that the marshal retained one auctioneer and the sword-bearer another, and the Government appoints two; and I think it appears by the corporate inquiry what an enormous amount of income these auctioneers have, though the duty is performed by deputies. Then, with respect to the auctions in the rest of Ireland, the law authorizes the grand juries of the several counties and cities in Ireland to appoint appraisers, but I believe there is not an instance of an appraiser in Ireland acting; I believe there are one or two instances of their being appointed; in the county of Cork the grand jury appointed an auctioneer, but the pawnbrokers did not choose to employ him, and would not send their goods to him.

682. Mr. *Hutton.*] What do you conceive to be the duty of the appraiser in Ireland?—He values goods after the forfeiture, and sells them; that is the regulation of the Act; it was to secure a fair sale.

683. *Chairman.*] Do you think that the appointment of auctioneers in Dublin has tended to insure a fair sale?—I think that the appointment of auctioneers in Dublin has tended to insure sales, but, from all I have heard, I cannot suppose that the sales are fair.

684. Have the sales obtained any advantage for the poor man?—I believe scarcely in any instances is there any surplus for anybody; whether it is because they lend too much, or not returning the surplus, the poor get very little back in any part of Ireland.

685. Then the employment of appraisers and auctioneers, in the way it has been hitherto done, you consider of no advantage whatever to the persons who have been unable to redeem their pledges?—Certainly not.

686. Mr. *Hutton.*] Do you consider there is any difference between the appraiser in the country and the auctioneer in Dublin?—No, they are synonymous; it is merely a name given them by the Act. I cannot conceive it fair that the auctioneer has an interest in what he is selling beyond a fair per centage; I conceive if a Master in Chancery has the power of giving credit for his own advantage to an individual who purchases an estate, there must be something unfair in the auction. I find that the auctioneer pays ready money to the pawnbroker, whose goods are sent in to be sold, and gives credit to the brokers who purchase those goods: surely there must be some understanding either with the pawnbroker or the buyer, and the auction is not a *bonâ fide* sale of property belonging to a third person, who is no party to the transaction; I believe that is not disputed.

687. *Chairman.*] Do you think there is, generally speaking, a loss or not to the pawnbroker upon the sale of unredeemed pledges?—I believe from what I have heard and from inquiries I have made, that there ultimately is not a loss to the pawnbroker; for, though there is a loss upon one article, he makes it up on the sale of another; and frequently I understand, I cannot give evidence of the fact, but what I believe can be proved, the habit is this: suppose two articles are sold, and one is sold upon which the sum of 6*s.* is lent, and it sells for 4*s.*, there is a loss to the pawnbroker of 2*s.*; another article, upon which 10*s.* is lent, sells for 14*s.*; there is a gain of 4*s.*; and, in making the gross Tot, it is only to

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to change the four to a seven upon the 6 *s.* article, and the 14 to 11 upon the 10 *s.* article, which then appears to have sold for 11 *s.*, and it produces in the end the same gross amount upon the two articles.

688. Mr. *Hutton.*] You conceive they take the average of losses and gains, and make up by one for what they lose upon the other?—Yes, and that to the great injury of the poor man; the poor man, who has got less upon his article, looses by it; so that the habit of lending near the value is the greatest injury to the poor.

689. And that could not take place if the auctioneer or pawnbroker was bound by proper regulations to return the overplus to the person pawning an article of a certain value, he receiving less upon it?—No.

690. *Chairman.*] When you first began the Mont de Piété at Limerick, did you challenge the pawnbrokers to prove a loss on the sale of their forfeited pledges?—Yes; I called a public meeting at the court-house, and challenged the pawnbrokers to produce an instance of a surplus being given to a poor man, and there was no reply; a great many pawnbrokers attended, and one man said he returned some money; I said that the exception proved the rule. As to the notice in Dublin, I think that is perfectly useless; I think it is a trouble to the pawnbroker, and quite useless. I speak of the kind of notices now given; there is no notice in the country, and required only in Dublin when the party resides there, and the sum lent is over 4*s.*, which is avoided by putting the residence outside of Dublin, if the article is of the value of 4*s.* or upwards.

691. Mr. *Beamish.*] So as to evade the service of the notice?—Yes.

692. *Chairman.*] Do you conceive that it is desirable to improve the present system of licensing pawnbrokers?—Absolutely necessary; at present almost any man can trade as a pawnbroker in Ireland; there is no license whatever out of Dublin, and the license in Dublin is rather a police tax; it was directed to be paid not so much as a regulation for the pawnbrokers as a source of revenue for the support of the police. Out of Dublin there is no license whatever. The course out of Dublin to obtain what is called a license for a pawnbroker is the passing of a bond, himself in 300*l.*, and three sureties in 100*l.* each; a certificate of the lodging of that bond is sent to the marshal at Dublin, for which he is entitled to charge 5*s.*; and in one instance at Tandaragee he charged 10 guineas.

693. Mr. *Hutton.*] Was it proved that the 10 guineas were paid to him?—Yes, I have a letter from Mr. Porter yesterday, stating he was astonished at the charge which he had to pay of 10 guineas. I mention this to show there is not a single clause in the Acts relating to the pawnbrokers' trade in which I cannot prove an evasion or violation; and what is the effect? In Belfast there are 47 pawnbrokers who never entered into any bond at all; they give their certificate to the officer, and no bond has been entered into, as appears by the returns.

694. Can you state any other cases?—Ennis 4, Kilrush 3, Lisburn 6, Tralee 5; in all, near 185, without bonds, as required by law.

695. You have taken that from a comparison of what papers?—A comparison of the marshal's return of the number of pawnbrokers, and from the clerks of the peace of the counties and town clerks in the cities or towns where the bonds are directed to be lodged.

696. Mr. *Tennent.*] Do you attribute that to the laches on the part of the marshal, or to fraud of the parties?—I attribute it to the total indifference on the part of the marshal, pawnbroker and town clerk and all, who think when the certificate is sent to the marshal, all that is necessary is done.

697. He sends, what?—The pawnbroker goes to the town clerk, and if he can satisfy him, so as to send to the marshal a certificate that the bonds are lodged, the marshal records him as a pawnbroker.

698. Then, it is the fraud of the town clerk?—To such an extent as 47, it must be evidently ignorance of the law; it could not be intentional fraud; there could be no such intent of fraud in the whole town; it shows that was the habit, and that they did not think there was any thing more to do than to go to the town clerk and show him the person was respectable.

699. Mr. *Roche.*] In fact, the Act has fallen into disuetude?—Yes.

700. Mr. *Young.*] Does the town clerk receive any fee?—He is entitled to a fee for lodging the bond; but there is no regular fee.

701. *Chairman.*] Are there any other omissions or evasions of the law you would wish to notice to the Committee?—The effect of not taking out a license is, that if any one of those pawnbrokers who have not executed the bond is prosecuted for a penalty, the magistrates cannot enforce it, as they are not pawnbrokers



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brokers within the Act; and even when the bonds are given, they are scarcely ever renewed. I have gone through the list, and I have found a variety of securities not renewed; they are directed to be renewed, on death or failure of the sureties, but they are scarcely ever renewed; the consequence of which is, there can be no recovery of the penalty; it is not an annual lodging of the bond; there is no annual license any where, except in Dublin; it is a mere lodging of the bond, and there is an end of it for ever.

702. Mr. *Beamish.*] It is binding as long as the sureties live?—Yes.

703. *Chairman.*] In short, there is no machinery for rendering the bond available as a check upon the pawnbroker; and, if it was available, you do not think it would be a sufficient check?—Certainly; there is another omission; the rates of interest are not hung up in the office, and the hours of business commence much earlier than the law directs, and the doing business on Sunday. It is the greatest encouragement to robberies if the shop is open early in the morning; the goods stolen at night are disposed of easily in the morning; the law directs that the offices should not open early in the morning, so as to give notice to the pawnbrokers of the robbery; that was one of the objects for which the clause was brought in.

704. It was in order to call public attention to those defects, and in order to procure, for the use of the poor, the benefits derived from their necessities, that you instituted the Mont de Piété at Limerick?—It was.

705. Do you consider, under a well-regulated system, pawnbroking may be of itself an advantage to the necessitous?—I consider a pawnbroker of the greatest use to the poor; I think those poor who cannot get security for loans have no other resource but the pawn office, unless they steal or commit crime.

706. Also do you not consider that the poor man may have an urgent necessity for money, in a case where he may not have it in his power to wait for the necessary formalities which are required by the loan funds now regularly established?—Yes; and it is of great advantage to labourers in purchasing provisions in the morning, and taking advantage of the early market, and re-paying the loan in the evening when they get their wages, and not dealing with the hucksters.

707. Do you think that your establishment, having obtained the confidence of the people from your name being used in connexion with it, has induced persons, who otherwise would not have ventured to enter a pawnbroker's shop, to obtain the advantages which are derivable from procuring a small loan of money?—I think that, if a Mont de Piété were established in Dublin or any other town, it would have equal business in Dublin, Cork or elsewhere; my name has got some of the deposits, the people lodging their money in it from confidence in me; I feel that so much, that though not bound by law to those who have debentures in it, I feel a moral obligation that they should not lose by it, and it is on that account I did not increase the capital.

708. Do you think that the fair way in which the business is transacted at the Mont de Piété, and the certainty of obtaining some account of their property when sold, have occasioned a class of persons to come to the establishment who would have been afraid to trust their goods with the pawnbrokers?—No doubt of it; I think the people come there with the perfect certainty that if there is a surplus they will get it, and there will be no attempt to defraud or cheat them in the sale of their property.

709. Mr. *Hutton.*] They come to that establishment from a conviction founded on your name that it will be well conducted; do you think, if an establishment was opened in Dublin on fair terms, but without such advantages as a person like you have in Limerick, that such an establishment could be well and advantageously conducted?—Yes, I do not consider they come there on my account, but because they know there is no personal interest in the manager in doing them an injury; from the surplus going to a public charity, they know that the manager can have no motive in doing them an injury, and though I have heard the witnesses speaking kindly of me, I do not think that that has any thing to do with it; the poor people feel there is no motive in doing them an injustice.

710. *Chairman.*] They also come in consequence of the rate of interest charged being much smaller than that before taken?—Yes; but I am equally satisfied that, if the rate of interest was the same as the pawnbrokers', we should have a preference of all the business in Limerick if we had the capital to do it; I have no doubt of it.

711. Mr.

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711. Mr. *J. Young.*] Do you not think it would be a great disadvantage in a large town only to lend the small amounts in proportion to the value which you advance upon each article pledged?—I think that is a great advantage in lending to the poor; if you give too near the value, it ensures a forfeiture and sale; the article is scarcely worth redeeming, and the poor man is indifferent, and there is a forfeiture of it. It would be better to go to the broker and sell it, and purchase it again; but to a man who really wants a loan, and intends to redeem, it is of very little consequence what the value of the article is, if he gets the sum he wants.

712. That is, supposing he gets the sum he wants, which he does not always get?—He does if he has a security.

713. He must give treble the security for it in your case?—Yes; and I think it may be desirable to increase the loan and give half the value; but, as our object was to benefit the poor and not to make any thing by it, we thought it better to encourage the legitimate and fair use of pawnbroking, rather than to encourage those persons who did not intend to redeem.

714. We have evidence that a vast proportion of the articles remain in pawn but a very short time; in that case, would it not be advantageous to the poor, and might you not, with safety to yourselves, lend one-half or two-thirds instead of one-third of the value?—It is very probable that we would increase it; there was no rule not to give more than one-third at first, but we thought it better to begin with that kind of business.

715. You think you might increase it?—Yes.

716. Mr. *Hutton.*] Would not such a mode of carrying on your business be a direct violation of the rule upon which it has been established; I have always understood it was established upon the principle of lending a small proportion of the value, and charging a low rate of interest, having two objects in view, the security of the persons lending, and the benefit of the person borrowing?—Yes.

717. If you were to depart from that principle, you would be departing from the principle upon which it was established?—It was not any fixed sum; it was not one-third, but perfect security, and to that extent we would carry the loan; but stating one-third was more a mode of coming at what we thought would be a security than any thing else; but there was nothing fixed, except that no more should be lent than to leave no doubt of the security.

718. Mr. *Roche.*] If, in the course of experience, you find it expedient to increase your capital, there is nothing to preclude your lending a larger proportion?—No, there was nothing that limits us to any precise sum.

719. Mr. *J. Young.*] Each article, when it is brought, is valued by an experienced person?—Yes.

720. You only lend one-third?—Yes.

721. Two-thirds of it would not expose you to much risk?—No, it would not.

722. Mr. *Beamish.*] I understood you to say that, though you lent so small a sum upon a pledge, yet, nevertheless, the public would rather come to you than the pawnbrokers in the town?—Yes, any of the public that have an article upon which they can borrow the sum that they want.

723. *Chairman.*] It is generally asserted by the pawnbrokers, that, if they were to diminish their advances to one-third of the value of the goods, they would save themselves from risk, but that they would lose their customers, as other pawnbrokers would advance a sum nearer to the value; but it has been proved in your establishment, that if a diminished sum is offered, provided the interest charged is also lower than that charged by the pawnbrokers, a very large proportion of pledges will be offered on those terms by the poor and necessitous?—Yes; and I conceive that the giving near the value is injurious to the pawnbroker himself, for it leads to the very worst description of business, and to recklessness and perfect indifference on the part of the person who pawns.

724. But still, if, in order to obtain a business, the rate of interest charged is the same by all pawnbrokers, each man will endeavour to give as near the value as possible; and if a pawnbroker was to give a much smaller sum, in proportion to the value, than another pawnbroker, unless he reduced the rate of interest, as you do, he would lose his business?—Yes, he would lose his business, whenever there was another establishment that would do it at a lower rate.

725. Your establishment has proved, that, provided the rate of interest is lowered, there are a vast number of borrowers who will willingly pledge a somewhat larger amount of goods for the sum they require, in order to obtain accommodation at the lower rate of charge which your office imposes upon them?—Yes.



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726. Do you consider that your establishment can afford to do business without charging any price whatever for the duplicates?—Yes, I do; at the same time, I think that there ought to be a charge for duplicates.

727. Do you conceive that the number of entries you make in your books, and the price of the duplicate itself, the wages of the persons who examine, who value, who fold the goods and carry them up to the warehouse, who bring them down again, and who give them to the persons releasing the goods, do you conceive that all that process is fairly remunerated at the charge of one farthing, which is all you make for every individual transaction which is below 2*s.*?—I do not think it is fairly remunerated at so low a charge as one farthing, but the object we had in establishing it was, to bring the matter before the public by competition.

728. Do you think that a pawnbroker, doing business on his own account, could go through all those processes and leave a profit to himself, provided the charge was only one farthing?—Yes, I have proved it from the experience of what I have done.

729. My question refers to those articles upon which you get a profit only of a farthing; do you think that they repay your establishment for the labour performed in compensation for that farthing?—No, certainly not; nor would it repay any pawnbroker if you confined the transactions to a farthing on the loan, because you would then have the whole weight of the establishment to pay, on the one side, and, on the other, only transactions on which a farthing was paid.

730. In all those transactions in which only one farthing is the profit, do you apprehend you incur a loss?—I consider that the labour incurred on the loan of 1*s.* 11*d.*, or upon a loan under 2*s.*, as not compensated by the farthing.

731. Mr. *Hutton.*] Then do you not think that it would be a more just principle to charge a moderate sum for the ticket upon each article pawned, and to make the rate of interest correspondingly lower?—Most certainly I do; I consider there is a duty performed for that ticket; and it is a most valuable document for the poor man, and ought to be paid for, and let reduction be on the interest; I believe it is quite notorious that the charge for the ticket is sufficient to pay all the expenses of the establishment.

732. The charge of what?—The charge of 1*d.*; if we had made the charge of 1*d.* upon a ticket, it would have amounted, upon above 100,000 pawns, to above 500*l.*; that would go very near paying the whole expense of the establishment.

733. Mr. *Roche.*] It is that charge that remunerates the English pawnbroker for the sums he advances under 1*s.*?—There is no charge in England for the ticket till it comes to 5*s.*; he charges interest under 5*s.*, but no ticket. I would charge for the ticket and not charge interest till it came to a certain sum, and for a certain period; but the law is very bad in Ireland now as to pawnbrokers; it is an encouragement to a man never to redeem; as he should, under 1*s.*, pay no interest, and having to pay for a ticket, it is not his interest to redeem.

734. Your principle, as you have explained it, would lead you to this mode of conducting business, to charge in the first instance for the ticket, which sum so charged for the ticket should cover the interest up to a certain time, and to commence interest from that time at a moderate rate?—Yes.

735. Do you conceive that the mode which you have now mentioned of carrying on the business would practically remove some of the evils connected with it? Yes, I do.

736. *Chairman.*] Would you have the goodness to state what are the remedies you would propose to the existing state of the law as affecting pawnbrokers?—I would propose there should be an annual license with a necessary bond and qualification, to be ascertained by some tribunal, as in a license to a publican, in going before the quarter sessions or the police magistrate.

737. We should like to have your opinion upon that subject?—I would have the magistrates of the town or the quarter sessions ascertain the character of the person to get a pawnbroker's and auctioneer's license, the same as the character of a person to get a spirit license is now ascertained in the first instance.

738. Would you prefer that to the appointment of a barrister, who should go through every province of Ireland at stated periods, and examine into the charges that had been made against the pawnbrokers, which had already been substantiated before the magistrates?—For the reason I have given before, I should say no charge could be substantiated before a magistrate; the barrister would go round

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as a judge, but who is the person to bring it before him; for the two reasons, shame and poverty, there is no probability of any complaint coming before him.

739. But some of the witnesses have also recommended that the penalties to be derived from the contravention of the statute should hereafter be given to the person convicting the pawnbroker, and that might induce a greater prosecution of offences before magistrates than has hitherto been seen, where the penalty is not given to the prosecutor?—Yes, but there will not be the informer, unless there is a person to state that the offence was committed; I should suggest, in addition to an annual license, with proper qualification, and a bond with proper regulations, that the pawnbroker should keep one book with the number of the article, name of the person, what the article was, the date on which pledged, the date of release, the date of sale, and how the surplus was disposed of, and that the auctioneer should give security, bond and qualification, and also take out an annual license; that there should be no limit to the number of auctioneers, except license and qualification; that he should keep a book of sales with the number of the duplicate, articles sold, amount of sale and the date; that the rate of interest should be regulated, and charge for duplicate; that a time should be fixed for the sales after the forfeiture; I would suggest a fixed time for the sale after the forfeiture.

740. Which could not be changed either by the pawnbroker or the person pawning?—Yes, I think that a great advantage to both, that, within a certain period after the forfeiture, there should be a sale.

741. Mr. *Roche.*] Not a sale of every individual article?—Unless redeemed or the interest paid, that he should sell within six months after forfeiture; then he should have one sale within every six months.

742. Two auctions in the year?—Yes, or one in the year; that would be at matter for consideration; it is a loss to the poor man that his goods run on till the interest gets into arrear; if there is a surplus it is for the benefit of the poor man; and the moment the interest gets in arrear, it is the interest of the pawnbroker to get it back.

743. Mr. *J. Young.*] With the power of deferring the forfeiture?—Yes; I would have the sale by public notice, and with the numbers upon the things for sale corresponding with the number on the duplicate; I would sell by numbers as in England, so that the poor man would know, as in England, without exposing his name, what the article sold for; and if he went to the sale, he would be a check upon it; it is not very probable that a great many would do so, but if he did, it would be a check.

744. *Chairman.*] And the same number would be on the original duplicate?—Yes.

745. And in the auctioneer's book?—Yes.

746. Mr. *Beamish.*] One uniform number to all?—Yes.

747. *Chairman.*] You would wish the auctioneer to be licensed as well as the pawnbroker?—Yes, with qualification and security.

748. By the same officer or court?—Yes; and I would appoint inspectors, either for circuits or provinces, to go periodically round, to inspect the pawnbrokers' books and the auctioneers' books, and see how the surplus was disposed of, to hear complaints and enforce penalties.

749. Are there any other suggestions you wish to make?—The license fund would amply repay the inspectors; there would be a fund raised for the payment of the inspectors, and a considerable surplus to be given to charities or public hospitals, or the loan funds of the country.

750. Do you think it desirable to obtain a surplus from a trade, the profits of which you say are derived from the most necessitous of the community?—I would make the license so as to prevent the present system of pawning by unlicensed persons; it does not require that the license should be very considerable; it would not be injurious to the poor, but for their benefit, paying a small sum for inspectors to watch the pawnbrokers, it is their interest to do it.

751. But it would be desirable to have the surplus after paying for that inspection as small as possible?—Yes, and applicable to their own benefit again by distributing it amongst the charities in the neigbourhood.

752. You do not mean to recommend a large surplus or any surplus derivable from the license over and above what is necessary to pay for the inspection of the trade?—No, I have no doubt that the pawnbrokers in the large towns would be



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*M. Barrington, Esq.*

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willing and anxious to pay a large license; but the effect of that would be to exclude all the minor class; I would rather keep it moderate.

753. Do you think that the effect of the license in Dublin has been to make the practice of the trade more favourable to the poor than in the country towns of Ireland, or much less so?—I think that to the pawnbrokers of Dublin, with the enormous fortunes many of them have made, it is a matter of indifference.

754. The question related to the effect of the license?—I cannot judge of that.

755. Do you think that the trade in Dublin is carried on more usefully to the poor than in the country parts of Ireland?—I cannot say that I think it is as usefully carried on as in the country parts of Ireland.

756. Is it not more useful to the poor in country towns, if the rate of interest is less than in Dublin?—Yes, it is less in some parts.

757. Then is it not more beneficial to the poor in those districts?—Yes.

758. Notwithstanding the license in Dublin?—Yes; there is another suggestion I would make of some importance, and that would be as to the disposal of the surplus derived over and above the loan upon unredeemed pledges; if possible I would prevent it going back to the pawnbroker; the pawnbroker ought merely to get his interest and to get the amount of the sum he lends; if he gets that from the auctioneer, he has no right whatever to look to the surplus; then the surplus should be given to the owner if he demands it within a certain period; if he does not, I would give it to a charity, but I would never allow the surplus if possible to go back to the pawnbroker, and if no better means could be devised than to let him have it, I would put a heavy penalty upon him of 20 per cent. for the time he kept it after the demand of the poor man.

759. Mr. *Young*.] Would not that lead to the evil of which you complain, namely, the pawnbroker lending a much larger sum upon the pledge?—It would induce him to lend less; he would not speculate upon the article; the pawnbroker now, if he gives a high sum, takes the chance; if he loses upon one he gains upon another, and in that way makes up his loss; I would prevent him having an inducement to give the utmost, by allowing him to have no interest in the surplus.

760. Mr. *Hutton*.] Can you suggest any machinery by which the surplus can be disposed of in the way you suggest?—I would put a penalty upon pawnbroker or auctioneer; it would be better perhaps to leave the surplus in the hands of the auctioneer, and let him pay the pawnbroker the amount of principal and interest, to hold the balance to pay it to the poor man on demand, and after a period of three months or six months expired, which would allow time for the demand, then to hand it over to public charities.

761. Mr. *Roche*.] If the articles did not produce the sum which the pawnbroker had lent, you would let him sustain the loss for his indiscretion?—Certainly.

762. *Chairman*.] Do you think it would be an advantage if the Government would consent to give up the auction duty upon forfeited pledges, and take a certain fixed sum, leviable by way of license, in lieu of the duty which they have hitherto received?—Indeed, I do; I think that the duty, though it is not paid by the poor directly, it is incidentally paid by them; though he does not pay it in the first instance, where he has to get a surplus, he gets less for the article; and I should pay out of the amount of the licenses the expenses of the inspectors; the great advantage of the inspector is, that the poor man will have some one to appeal to; I believe there is very little duty paid into the Crown, and it would be very desirable to get rid of it; I believe there is not one-tenth paid in that ought to be.

763. Do you think that you could obtain from your managers a form of book such as you think ought to be kept by every pawnbroker and auctioneer?—I can and shall give it in.

764. Have you been consulted frequently about the establishment of similar institutions to that you have established at Limerick?—I have.

765. Where do you expect such similar institutions will be established in Ireland?—It is in contemplation at Belfast to establish one; in Cork another; in Galway I believe there is one at this moment about to be established; and there is one established in Tandaragee, which, I understand from a letter I have received, is working very well; it is in combination with a loan fund; there is one in Thurles and one in Youghal about to be established.

766. Do you consider that these will be useful in competition with the ordinary pawnbrokers?—Yes; I think they will be useful in competition with them, and be the means of raising funds for charitable institutions.

767. Do

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767. Do you think that they will be able to realize a surplus profit?—Yes, I do; I have made a calculation, not of what the expenses of our establishment are, but what they ought to be. Some persons in the establishment were put down without salaries. I have made a calculation of what the expenses ought to be, and will deliver it in.

[*The Witness delivered in the following Paper:*]

| Expenses. | £. | s. | d. |
|---|---|---|---|
| Manager | 300 | – | – |
| Seven Clerks and Runners, at 20 *l.* per annum | 140 | – | – |
| Three Valuators, at 40 *l.* per annum | 120 | – | – |
| Rent | 100 | – | – |
| Porter | 15 | – | – |
| Watchman | 25 | – | – |
| Books and stationery | 20 | – | – |
| £. | 720 | – | – |

| Income: 1837. | £s | .. | d. |
|---|---|---|---|
| Income Cash | 466 | – | – |
| Average 15 *l.* per cent. on stock of 4,461 *l.* | 669 | – | – |
| £. | 1,135 | – | – |
| Deduct Interest on 5,000 *l.* Debentures at 6 *l.* per cent. | 300 | – | – |
| £. | 835 | – | – |
| Deduct | 720 | – | – |
| Surplus first year for Hospital £. | 115 | – | – |

In explanation of that account, I wish to say the rent of 100*l.* a year is no criterion of the rent; our Mont de Piété at Limerick cost me far exceeding what was necessary; there are ornamental pillars round it, but a fair charge would be 100*l.* a year; I find that a pawnbroker in Dublin, whose books I have looked over, gets a very good establishment for that; and in the country it need not be more; I would observe, further, that in giving six per cent., I was offered most of the money at five; but I thought it better to give six; there was very nearly the first three months we were trading upon 1,000*l.*, and, in the first six months, 2,000*l.*, so that our capital was not 5,000*l.*; I have gone through the hooks of a pawnbroker in Dublin, who commenced with a capital of 4,927*l.* sterling; his establishment consisted of rent, 50*l.*, clerk, 150*l.*, three apprentices, for whom no salary was allowed, but allowing 5*s.* a week, or 20*l.* a year, for their diet, was 60*l.* a year; his establishment was 260*l.*, and his books 40*l.*, which is 300*l.* a year; I instance that to show that an establishment like ours could work four times the capital; with that capital of 4,927*l.*, this man made a profit the first year, of 682*l.*; the second year, 1821, he made 1,198*l.*; the year 1822 he made 1,370*l.*; and the year 1823 he made 1,407*l.*; and progressively on until he ended business in the seventh year, increasing every year; and having to judge by that, I may rely upon a similar increase in our profit.

768. Do you not think that the capital of a joint stock company must always be managed at a much greater expense than that of a private individual, as there must be a greater multiplicity of checks to prevent the servants of a joint-stock company from making away with the property of the concern, inasmuch as there is no such active superintendence given by the head of the establishment himself in his own person?—I do; and accordingly I have estimated more than double what it was in this private establishment.

769. You have omitted to add any thing for stationery?—I include that in the 100*l.* a year; the rent in Dublin is but 50*l.* for this establishment, and I know I could get the best establishment in Limerick for 60*l.* or 70*l.* a year to carry on pawnbroking; I could get a very large store for 100*l.* a year; you can add 20*l.* a year for stationery; but this estimate of mine is double what this pawnbroker's was, as it appears by his books in the room.

770. Do you think three valuators, at 40*l.* a year, would be remunerated for the very onerous and confidential situation in which they are placed?—The men who are there do not get so much, and they act very correctly.

771. Do you think, for a course of years, you could expect that the most important officers in the institution could be expected to serve for so low a rate of salary as that?—I am informed that it is a fair payment; I can only judge from what I am informed by the pawnbroker who manages it; he says it is higher than the usual price paid; I find in Dublin that one clerk gets 150*l.* a year, but the whole business was confided to him.



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772. Mr. *Young.*] With the services of the master himself?—Yes.

773. His services are not mentioned, and they are most valuable?—Certainly; but he has the profits. Our profits, the first six months, were but 6*l.*, and the last month 93*l.*

774. Is there any thing else you wish to state to the Committee?—No.

Mr. *Robert Galbraith*, called in; and Examined.

Mr. *R. Galbraith.*

775. *Chairman.*] WHAT has been you employment?—As clerk to Mr. Eades.

776. What was the nature of his employment?—As a pawnbroker.

777. How many years were you in his employment?—Eight years.

778. Where was it?—In Johnson's-place, William-street, Dublin.

779. Have you had a general acquaintance with the pawnbroking trade?—Yes; I had the conducting of the establishment entirely.

[*A book was produced.*]

780. Was that book, that was handed in by Mr. Haynes yesterday, kept by you?—Yes; this is it.

781. Is it in your hand-writing?—Yes.

782. Is that the releasing book used in your employer's establishment?—Yes.

783. Does one column represent the sums re-paid by the borrowers, and the other the sums charged to them for interest and duplicate money?—Yes.

784. Was it your habit to charge interest for sums below 1*s.* by the direction of your employer?—It is the general usage in Dublin.

785. What is the general usage with respect to goods on which 2*s.* is advanced?—A charge was made of 2*d.*, 1*d.* interest and 1*d.* for the ticket; whereas the Act specifies that, where the sum lent shall exceed 1*s.* and not exceed 2*s.*, one halfpenny.

786. Do they consider that, on lending 2*s.* and giving a duplicate, they are entitled to charge as if the man ought to pay for the duplicate at the time?—They put down 1*d.* upon the duplicate, and charge a halfpenny interest on that.

787. They charge a halfpenny interest on the 1*d.* allowed for the duplicate?—Yes.

788. And if the goods are released at the end of 12 months, there is a charge of 6*d.* interest for the use of the duplicate?—Yes.

789. In the office in which you were employed, was the overplus ever returned to the persons whose goods have been sold at auction?—Yes, frequently; I frequently returned it.

790. Did you know of any instances in which people were put off when they came to ask for the overplus?—Yes; I have known it frequently to occur.

791. Upon what excuse was it?—Frequently the excuse was not having time, call again, and not having the sale-book, and so on.

792. Were the books kept in such a way that it would be easy to ascertain whether an overplus was due to the purchaser or not?—In some instances it was easy, and some instances it would not be easy; sometimes they were totted and amalgamated one with the other, good and bad.

793. The articles were sometimes lumped together?—Yes.

794. So that it would be difficult to ascertain whether each individual article had sold for more or less than the sum for which it was pledged?—Yes.

795. Were things often sold without their being sent to the auction-room?—Very frequently.

796. Sold in the shop?—Yes; not very general with us, but with others it was a very common practice.

797. Was it ever the case in your shop?—It has occurred.

798. By mistake or negligence?—Upon a person coming in and asking "Have you such an article to sell?" and we said, "Yes."

799. Provided the time was out?—Yes.

800. Mr. *Beamish.*] Was it ever done when the time was not expired?—No.

801. *Chairman.*] Were the goods often put up and knocked down immediately to the pawnbroker, without any *bonâ fide* bidding having occurred upon them?—I have known some instances to occur where some pawnbrokers have sent articles to the auction merely to pass them through it.

802. Mr. *Beamish.*] Merely to go through the form of an auction?—Yes.

803. And

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803. And pawnbrokers bought them in?—Yes, and disposed of them to the best advantage they could afterwards.

804. In those cases the parties who had pledged the goods had no means of knowing whether there was any surplus?—They were regularly entered, but they had no means of knowing the profit the pawnbroker realized upon them.

805. *Chairman.*] Have you known people often complain that no notice had been given them that their goods were to be sold?—I have, very frequently.

806. What was the answer made on those occasions?—The answer generally made was to refer them to the marshal of Dublin; that he had the service of the notices.

807. Have you any case to mention about a jaunting-car that was sold before the time for releasing it had expired?—I recollect a circumstance occurring at Henry-street police office; the car was pledged for 9*l.* and sold for 11*l.*, and the pawnbroker was summoned, the magistrates seeing it was so very glaring a case; and it turned out that the pawnbroker bought the car himself; it was recommended to settle the matter, and I never heard any more of it.

808. Do you know of cases in which pawnbrokers have received plate with crests and armorial bearings upon it?—Very frequently I have known it.

809. Have you any particular instance to relate?—I have known several instances in which we were obliged to give them up before the magistrates; in one instance we had a very large quantity of plate; upwards of 300*l.* was lent upon it, and it was obliged to be given up.

810. Which was taken in with a crest upon it?—Yes; 350*l.* was lent upon it, I recollect, by 10*l.* at a time; they were plates and dishes.

811. What was the extent of the capital in your employer's business?—About 5,000*l.*; he never had more than that.

812. How many clerks did he employ?—I was the principal one, and three boys (apprentices), they got nothing but their boarding and lodging.

813. Was your master often in the shop himself?—Very seldom, except on Saturday and Monday; very often he has not been there for a month together.

814. On the intervening days the business was principally left in your hands?—Solely.

815. Has he gone out of business?—Yes.

816. Are you employed as a pawnbroker's clerk at present?—No; I have been for four years in another place, in George-street, in Dublin.

[*A book was produced by the Witness.*]

817. Is that the auction-book kept by you?—Yes, it is; there is the loss and gain put, and the average.

818. I perceive here there is no number of the duplicate entered on the same line as the article sold?—That frequently occurs through carelessness; not from any particular neglect, but leaving it for the number of some other duplicate which they could not find.

819. I see here three beds sold, only one of which has the number marked to it, though they sold for three very different prices; how could you tell by a reference to this book which was the particular one which had been pledged by any individual pledger?—We should take it by chance, or take the nearest sum to it.

820. There is one bed which sold for 1*l.*, the next to that sold for 1*l.* 18*s.*, would you think that your employer would be most likely to suppose that the person who called for the overplus was entitled to receive it upon the 1*l.* bed, or upon the 1*l.* 18*s.* bed?—I should say upon the 1*l.* bed, or the one nearest the sum lent.

821. There is also no name entered here of the individual who pledged the article; was it usual to omit the name of the individual in the auction book?—I never knew the name to be entered, nor in any instance do auctioneers copy the number of the duplicate.

822. I see here a number of articles which fetched a considerable overplus, but I do not see any mark as if the overplus had been repaid to the individual; was it usual, when an overplus was obtained and paid, to mark it off in this book or not?—Not usual; but we always kept the ticket to prevent it coming back again.

823. You did not check off the fact of the overplus having been returned in this book?—No; but we kept a small memorandum to keep the stock equal of sums returned, which was in general very small.

824. Were those three beds to which I have alluded pledged in one ticket or separate ones?—They were all separate.



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825. Mr. *Beamish.*] Can you, by a reference to that book, be certain they were so?—Yes, I can.

826. *Chairman.*] I see here items of bellows, and immediately after that, two bellows, two ditto, two ditto, and three ditto?—Those are lotted in together, merely to save time and trouble.

827. Did they come from the same person?—They are all different pledges.

828. Then, if a person called for a surplus, could you ascertain whether it was due?—The sum would be so very small, we would not give ourselves the trouble of looking for it.

829. Mr. *Beamish.*] You would never return any thing upon such an article?—Upon such an article we hardly thought it worth while to keep any account.

830. *Chairman.*] And if there is an overplus, the expenses of the sale, &c. would probably cover any profit that might be made upon the article?—We charge the interest up to the day of the sale, 1 *d.* for looking over the book, and the auctioneer's commission.

831. Suppose two articles, one sold for more than the sum lent, and the other less than the sum lent; how do you manage?—I have altered it, taking so much off one and putting it on to another.

832. In point of fact there is no regular system by which the profits upon each individual article shall be distinguished when they are small in amount?—None to my knowledge.

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*Lunæ*, 28° *die Maii*, 1838.

MEMBERS PRESENT:

Mr. Emerson Tennent.
Mr. Hutton.
Mr. John Young.
Mr. Ponsonby.
Mr. Lucas.
Mr. William Roche.
Mr. Corry.
Mr. Redington.
Sir Montague Chapman.

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

Mr. *Edward Homan*, called in; and Examined.

Mr. E. Homan.
28 May 1838.

833. *Chairman.*] ARE you a pawnbroker?—I am a pawnbroker, at Limerick.

834. Have you been deputed by the remainder of the trade in Limerick to speak their sentiments, and to explain the nature of their business before this Committee?—Yes; and I have been in the pawnbroking trade over 30 years.

835. Are you chairman of the association of pawnbrokers in Limerick?—Yes; it is only lately that we ever had a meeting about any thing of the kind; when we saw Mr. Barrington was petitioning the House for a change, we held a few meetings to petition the honourable House against it, and requesting a hearing at the bar of the House, and against the petition.

836. Were you not originally a pawnbroker at Cork?—I was.

837. And you are acquainted with the way in which the business is transacted both in Limerick and in Cork?—In Limerick, and at the time I lived in Cork, for over six years, I was; I do not know what change may have taken place since.

838. Has your business been always conducted at one establishment at Limerick, or had you two?—I had two for nine or ten years.

839. Why did you give one up?—I found that I was not doing much business, and that one would tell better for me, especially when the Mont de Piété commenced, and before then I dropped one.

840. The one you gave up was in the neighbourhood of the Mont de Piété?—It was.

841. Do you find your business has decreased since the time the Mont de Piété opened, or nearly so?—No; one office I dropped entirely; the one I carry on now; I do more business than ever I have done since I have been at Limerick.

842. To what do you attribute that?—There are a good many pawnbrokers got out of business in Limerick since the Mont de Piété commenced, and even before that.

843. You

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Mr. *E. Homan.*
28 May 1838.

843. You have succeeded to the business which they had?—In some respects.

844. How many have left off business since the Mont de Piété commenced; how many were there in business before the Mont de Piété commenced, and how many since?—Within these few years there were seven or eight, from that over ten, got out of the business; a good many failed in business in Limerick.

845. How many are there in the trade at present?—Seventeen or eighteen, I believe.

846. Mr. *Hutton.*] Were there 27 in it before the Mont de Piété commenced?—Not exactly; when they heard it was going to be commenced, sooner than remain at Limerick, some left for other towns.

847. A short time before the Mont de Piété commenced there were 27 pawnbrokers in Limerick?—There were, and over it.

848. *Chairman.*] Were the pawnbrokers who left Limerick in the larger class of business, or were they in a small way of business?—In the smaller way of business.

849. Has there been any reduction in the rate of charge made by pawnbrokers since the Mont de Piété opened?—I hear that some of them charge at the rate of the Mont de Piété, except the charge for duplicates; I have not lowered my interest from the rate the Act of Parliament allows; I never charged, for over 30 years I am in business, any thing under a shilling, nor more than a halfpenny a month for 2*s.*, a penny for 4*s.* and so on, according as the law now stands; nor does any one, to the best of my belief and opinion, in Limerick, charge more than the law allows.

850. Do you consider the law allows the pawnbroker to charge for the duplicate, as if the price of it was a debt due by the pledger at the time that he received the loan, or do you consider that the charge is only to be made when he comes to redeem the article?—We never charge until the article is redeemed.

851. Are you aware that the pawnbrokers at Cork and in Dublin consider it legal to charge for a loan of 2*s.*, as if 2*s.* 1*d.* had been lent to the pawner, including thereby the charge of 1*d.* for the duplicate, as if that was cash lent by the pawnbroker?—I am sure it is illegal and wrong to do so.

852. Are you aware the pawnbrokers in Cork consider otherwise?—I am not; when I was there they did not charge it.

853. When you were in business in Cork they did not charge it?—They did not, to my knowledge.

854. Mr. *Hutton.*] Are you aware that, charging for that sum as if it was so much money paid, greatly increases the charge of interest; for instance, supposing that you lent 2*s.* on an article, and by charging for the ticket, you make that 2*s.* 1*d.*, that you greatly increase the charge of interest on that sum?—Yes; it would be as much increased as if the sum lent had been originally 4*s.*; the interest on any thing from 2*s.* to 4*s.* by the Act now is 1*d.*

855. Do you believe the Act is so worded as to admit of that charge?—I think the Act is plain it should not be charged.

856. You believe it has been charged frequently by the pawnbrokers in Dublin and Cork?—From what I hear about it; but I do not know it of my own knowledge.

857. You believe that is so?—I believe, from what I hear latterly, that it is so.

858. *Chairman.*] To what do you attribute your continuing to do as much business as ever, notwithstanding the establishment of the Mont de Piété?—To the general satisfaction I give the public, acting fairly and honestly in the business.

859. Do you give them a larger sum on the pledge, in proportion to its value, than they would give at the Monte de Piété?—Much larger.

860. And do you conceive that that is a convenience to the poor man which counterbalances the increased charge which you make for interest?—Yes, inasmuch as the poor person wanting to raise money need not bring as many articles or as much value to me or any pawnbroker in Limerick, as they need carry to the Mont de Piété.

861. Do you believe that the effect of that is to induce them to leave their property with you a longer time, or, perhaps, to abandon it altogether, in a greater number of instances, than they are inclined to do in the Mont de Piété?—I do; when we have auctions, and when we sell, as we do, a good deal by private sale, for want of auctioneers being appointed, as the law directs, they often buy them in by auction and by private sale from us for less than we lend on them.

862. But you think they release, at the Mont de Piété more rapidly than they do



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Mr. E. Homan.

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do with you?—They do, than they do with me, for they are in a very poor part of the town. I am in rather a wealthy, respectable part of the city.

863. Do you or do you not think, that the small amount of money that is lent, in proportion to the value of the article, at the Mont de Piété, induces the people, from that consideration only, to redeem their goods more quickly than they do with you who advance a larger sum?—I think not; the reason, I think they get so much to do at the Mont de Piété, in preference to any of the other offices, is, that they do not charge for duplicates, and certainly also, that Mr. Barrington's name is a great deal in its favour, for he is a man of an excellent character, in every way, in the city and county of Limerick.

864. Do you consider it would be possible for pawnbrokers to continue in business if they did not charge for the duplicates?—It was our opinion in Limerick before I came here, and among the pawnbrokers, that they could not carry on the business or support themselves if they did not charge for duplicates; and from my own profits, which I can inform the Committee of, I do not think we could do business without it; having very often a great deal of our money idle the six winter months, one-third at least of over 3,400 *l.* capital, I generally have over 1,000 *l.* idle in October, November, December, January, February and March, six months.

865. To what circumstance do you attribute the fact of your having more money idle during the winter months than during the summer months?—Corn and pork and potatoes, and every thing of that kind, coming in in the latter end of September and October, the people release twice as much as they do in the summer; in the summer there is more pledging and little releasing; in the winter there is great releasing and little pledging.

866. Do you think that that proves that the object of pawning in Limerick is principally for the purposes of buying food, and not for the purpose of dissipating the money so obtained?—I do not think any person in the trade in Limerick takes any thing from any one whom they see in any way inclined to dissipation, or wishing or knowing it would be disposed of for dissipation; it is for food they pawn; for buying different articles, and for paying their rents weekly, which they frequently do.

867. Mr. *Hutton.*] Do you mean to say that pawning in general in Limerick takes place for the purpose of spending the money in obtaining actual necessaries, and not for the purpose of drinking?—Certainly.

868. *Chairman.*] What is the number of duplicates you give out in the course of the year?—About 600 a week.

869. What is your profit upon duplicates alone in the course of a year?—In any goods that are redeemed I am paid for the duplicates; but for the unredeemed goods that we sell by auction and by private sale, I do not think we ever receive the amount, either in the shape of interest or profit, from the duplicates.

870. How many pledges are there released from you in the course of the year?—I do not know exactly.

871. Can you tell that by reference to your books?—Yes, I think about one-tenth; from that to one-twelfth in numbers, but not in value.

872. Without reference to the proportions, can you inform the Committee the numbers?—I think there are about 2,600 out of 31,200 which are left.

873. Can you state, by reference to your books, the precise number that were redeemed from you in the course of the last year?—I could, but it would take time.

874. Hand in such a statement?—It is as follows.

[*The Witness delivered in the same.*]

875. I see, by the return which was sent from the marshal of Dublin, that there were 18,705 tickets given out by you last year, and only a sum of 1,337 *l.* lent upon them; is that a correct return?—I do not think it is; it may be that from one office that was given, and that the office in English Town.

876. This return is for the year ending December 1837; could that be so?—I was always asked by the deputy town clerk for 1 *l.* 10 *s.* every year for returns; and I often asked him, "Shall I send them?" and he said, it was unnecessary; that it was only a matter of form. But latterly, the present gentleman in the office, Mr. Butler, wrote for the returns. I was not there when the returns were given

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given, and one of the clerks gave them; and I do not know whether he gave them correctly or otherwise.

877. Had you the office in English Town in 1837?—I stopped taking in in English Town the 20th March 1837. The last article taken in was the 20th March 1837.

878. Then you did not certify the return yourself, and do not believe it to be correct?—I did not, and I do not think it is correct; I have the books here, and can make out a correct one.

879. Did all the Limerick pawnbrokers pay the same sum, 1 *l.* 10 *s.*?—They did, to my knowledge, during all my time in Limerick, now over 24 years.

880. Were any of them precise or particular in the correctness of the returns so sent up?—I believe they never sent up any at all until within these two years, and they were never asked to send them up, according to my recollection. The gentleman before the one in office now did not ask for any; and it is only within this couple of years that I heard they were inquired for by Mr. Butler.

881. Mr. *Hutton.*] Who was the gentleman to whom you allude before Mr. Butler?—Mr. Stanley.

882. *Chairman.*] Have the goodness to look at that return for the city of Limerick, and state if, from your knowledge of the business of the parties mentioned there, you think any reliance whatever can be placed upon the correctness of the returns [*handing to the Witness the Returns sent to the House of Commons by the Marshal of the city of Dublin*]?—With regard to some of them, they may be correct; but with respect to the greater number, certainly not.

883. Mr. *W. Roche.*] For what year are those returns?—One thousand eight hundred and thirty-seven.

884. What caused the returns to be made then, whereas heretofore you were not in the habit of making returns?—We were always asked for the money for sending them, but we were told by the deputy town clerk it was unnecessary.

885. Why are the returns made in this instance?—This is the first time they were desired to be sent, to my knowledge.

886. *Chairman.*] Did you ever ask the late deputy town clerk whether you ought to send returns or not?—I told him frequently that he ought not to be charging us 1 *l.* 10 *s.* without sending up the returns; and that it was no trouble for us to do so, and that it was enough for him to charge as the law directed, namely, 1 *s.* a month for sending up the returns; and he said that it was no matter, that we should pay 30 *s.*

887. What induced you to pay the 30 *s.* whereas the law only compelled you to pay 12 *s.*?—Seeing that they all paid, and he telling me that they all paid, and not thinking it worth my while to dispute or wrangle about it.

888. Were you afraid of his taking some advantage of you if you resisted the demand?—He might have done so, for the Act is so very severe against pawnbrokers, in some respects.

889. When you opened your second shop, did you enter into fresh securities?—No.

890. Were you called upon to pay a second fee to the marshal?—I was, by this same Pat Toovey, the deputy town clerk, and I would not pay it.

891. Is Toovey the agent of the Dublin marshal?—He was; he brought us the receipts of the Dublin marshal; it did not say how much money was received in the receipts, but only "Received the fees."

892. Mr. *Hutton.*] Do you mean that he never specified what amount you paid him?—No.

893. Mr. *W. Roche.*] He is now dead, is he not?—Yes, a few years back; there is another deputy appointed now, and we have also paid him 30 *s.*

894. Mr. *Hutton.*] You entered into security; are the persons still living who were security for you?—There is one living and two dead; it is so long since I took out a license that I did not know until I saw the printed book here who the securities were, and I find, on looking over it, that one of them only is alive, and the other two are dead.

895. Did the city marshal, or his agent in Limerick, ever call on you to inquire whether your securities were living or dead, or whether they were solvent or insolvent?—Never; at one of our meetings, after Mr. Barrington's petition, Mr. Edward Costello, the deputy town clerk, told us that he had a letter from Mr. Butler, requesting that we would enter into securities, and that any person coming new into the business would conform to the law, and take out licenses.



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896. How long ago is that?—I believe about three months ago.

897. That was the first application you had on the subject?—Yes, about any thing of that kind. At the time I told Mr. Costello to let me know who my securities were, if any of them were dead, that I had forgotten their names, but I would do what was necessary.

898. *Chairman.* He could not give them to you?—He said, if he could he would let me know, that he would look over the book, that he did not know or recollect them; he has not since let me know; nor did I know who they were until I looked over the printed book here.

899. Have the goodness to produce to the Committee the book, by which there appears the sums you charged for interest on releasing the articles pledged with you?—Yes.

[*The Witness hands in his Book.*]

900. What space of time does this book represent your transactions?—From November 1835 to May 1837, of my shop in English Town, and from May the 8th 1837 to September 1837, of my shop in William-street, where I at present carry on my business. The first column represents the number of duplicates, the second column the money lent, and the last the interest and price of duplicates received.

901. Then there is no column describing the nature of the article redeemed?—No; but the number of the duplicate, when sought for in the day-book, will state what the article is.

902. I see here, money lent, 2*s.*, and 1½*d.* charged for interest; for how long is that?—A month.

903. Here is an item of 10*s.* for which 3½*d.* is charged for a month?—That is 2½*d.* and 1*d.* the ticket.

904. Is that your usual charge?—Yes.

905. Do you conceive more than that is contrary to law?—No doubt of it, I am sure it is.

906. Mr. *Hutton.*] Do you think it a fair principle to increase the price of the ticket in proportion to the sum lent; is there not the same trouble in making out a ticket for the article of the value of 20*s.* as for an article of the value of 1*s.*?—There is.

907. Why should the ticket be charged at a higher rate for the larger sum than a smaller sum?—I do not think it ought to be.

908. *Chairman.*] Do you at present charge more?—I do; I charge 2*d.* for the duplicate of any thing over 10*s.*, and 4*d.* for the duplicate of any sum lent over 40*s.*

909. Mr. *Roche.*] Is that conformable to the law?—Yes.

910. Are those your original books of entries?—Yes.

911. *Chairman.*] You think it is an unnecessary charge?—I think it is.

912. Do you think it possible any pawnbroker could make a profit on sums from 1*s.* to 1*s.* 11*d.* if he only got one farthing profit; do you think that would repay him the trouble he incurs in taking in the article?—I do not think it would.

913. Mr. *Hutton.*] You mentioned, in your former evidence, that you believed the pawnbrokers in Limerick were very careful not to lend money to persons except for the relief of their necessities?—Certainly.

914. Do you happen to know any pawnbroker in Limerick who is engaged in the sale of spirits?—Not at present.

915. Has there been?—There has been.

916. How many?—One that I recollect, to my knowledge, a man of the name of Edward Brown.

917. Only one?—One that I recollect, or know.

918. Is there any that you know of engaged in a whiskey distillery?—There is one whom I know, who is clerk to Steel and Brown; a Mr. Stewart, a Scotch gentleman.

919. You know one who is engaged in a distillery?—Yes.

920. And one who was engaged in the sale of spirits?—Yes, but is not now.

921. Do you know of any other?—No.

922. Mr. *Young.*] What means can a pawnbroker have of ascertaining what the pawner intended to do with the money?—No more than if we see any symptoms of dissipation, or, from knowing them, we think that is the object, we do not lend the money.

923. What

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923. What you mean is this: if a person comes in to pawn an article, who is drunk, you do not lend to that person?—Certainly not.

924. You cannot tell what becomes of the money afterwards?—No; but to the best of my belief they do not pawn much, if any, for the purpose of drinking, in Limerick.

925. *Chairman.*] How long do you keep goods that are pawned with you?—I never sold any articles since I became a pawnbroker, of soft goods, that were not in over a year and a half.

926. And if articles are in pledge with you for 12 months, do you find that they are frequently redeemed by the owners after that time?—Frequently, it will appear by the book, at 16, 17, 18, 19 and 20 months.

927. Do you charge interest for the whole of that time?—Some persons when they come I meet them; perhaps they come with other articles; I tell them to pay me 12 months' interest, and I will give them the articles; I should be glad to give others on receiving six month's interest; I often put an advertisement in the Limerick papers that I would give the goods for auction to poor distressed widows for the money lent, on their bringing a ticket from a clergyman of any persuasion to that effect, for a month before my auction.

928. Do you think it would be a hardship to limit the interest recoverable by the pawnbrokers to the term, whatever it may be, which they announce to the pawner as being the time over which they will not keep the goods; that is to say, if the pawnbroker announces on his ticket that he will sell the goods at the end of the 12 months or six months, as the case may be, that he should be limited in his charge of interest to that number of months, even although the goods should be longer in his stores?—In a little memorandum I took for amendment in the law, I say that pawnbrokers should not charge for more than 15 months, if they wish to keep them any longer.

929. Do you think it would be a hardship, if they were limited so that they should not charge interest for more than 12 months, and allowed to keep the goods longer?—I think 15 would be a better time; I think it is a hardship to sell any thing in less than 12 months; but I do not think it would be a hardship to limit the receipt of interest to 12 months.

930. How long do you keep hard goods and plate?—I never sold any article of plate that was not in over two years.

931. Have you found the owners often redeem between the space of 12 and 24 months after they have been in pawn?—I have, and after three or four years.

932. What number of months' interest do you charge in those cases?—I charge, if they do not say against it, the full amount, and if they say the article is not worth it, and ask for it for less, I give it them on as reasonable terms as I think I can get for them, sooner than dispose of them in any other way.

933. You often make a deduction of the full amount of interest which is due to you by the law?—Frequently.

934. Mr. *Hutton.*] That is, in other words, you get as much as you can for them?—We lend more generally on the goods than we can get for them; (there are so many in the business that we are obliged,) the average we make, is that we lend as much as they are worth, taking back what we are to pay to the auctioneer for what he sells, which is about 1*s.* 6*d.* to 1*s.* 8*d.* in the pound.

935. Mr. *William Roche.*] Have you any standing proportion that you lend on articles; a third or fourth, or what?—I have, and so have other persons in the business; they say so to me.

936. What is the average proportion?—The average proportion that we lend is as much on them as we think we can get on them after 12 months.

937. What is that proportion of the supposed value?—The entire value, all to about 1*s.* 6*d.* or 1*s.* 8*d.* in the pound; that is what we think we gan get for them at the time of the sale.

938. Mr. *Young.*] You lend as much upon them as you think they would fetch at the auction?—Yes, with the exception of 1*s.* 6*d.* in the pound advanced.

939. *Chairman.*] Do you consider the charges made in the books produced by Mr. Haynes as the interest books of a Dublin pawnbroker, are a great imposition, and a heavy charge on the poorest class of borrowers?—I never heard of such an unreasonable charge until the book was produced; I think it is unjust and unreasonable.

940. Do you find that the persons who have reduced their rate of interest to



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that which is taken at the Mont de Piété have got much business by that?—They certainly have.

941. Have they been obliged to make their advances smaller, in proportion to the value of the goods which they take in, than you do?—I think not; the Mont de Piété gets a great deal more to do on account of not charging for the duplicates.

942. Mr. *Hutton.*] I wish to ask, do you know a person of the name of Joyst, a pawnbroker, in Limerick?—I do.

943. Is he not engaged in the sale of spirits?—He is in the grocery business, and I believe he does sell spirits; I do not know it.

944. Is there any person of the name of Slattery, acting as a pawnbroker at Limerick?—There is.

945. How many years has he been in business?—About two years, since the death of his mother-in-law, Mrs. Lynch; he is carrying on business without a license, I believe.

946. *Chairman.*] Did the marshal get the 30*s.* which you say you and the other pawnbrokers at Limerick pay annually, or did he divide that with the town clerk, and if so, in what proportion?—The town clerk told me that he received himself 10*s.*, and that he forwarded 1*l.* to the marshal.

947. When goods are not redeemed after a certain space of time, how do you sell them?—Two or three months before the time I send out bills of appraisement to any of the persons who can be found, and any that cannot, if over 4*s.* is lent, we have the bills pasted up in the streets where they say they live.

948. The bills of what?—Of appraisement.

949. What is the bill of appraisement?—It says, that if the goods remain any longer unredeemed, after 14 days' notice, they will be sold.

950. Are they invariably brought to public auction after that notice at the time specified?—They are.

951. Does the notice specify the particular day on which the auction will take place?—No.

952. Do you mean to say that no single article which is included in that notice is ever sold by you by private contract without sending it to auction?—We first send them to auction, and we are some days obliged to come home from the auction-room not being able to sell 2*l.* worth of goods, and we then sell them to the best advantage we can in the offices, after keeping an account of the number, and what they sell for.

953. Have the goodness to show me a book in which that account is so kept?—This is one; [*producing the same*] one end of this book contains an account of the goods sold by auction, and at the other end, it contains an account of those sold by private sale, except some articles that we might forget, or that the labels might fall off, and we should not know what they were.

954. I see this book begins in May 1833, and concludes in June 1834, and it contains about 64 pages; is that the whole of your transaction for upwards of one year?—Yes.

955. Is it possible that all the articles which were not released should be entered in so small a space as that?—Yes; that and on the other part of what is sold by private sale; there are a great number sold by private sale on the other part.

956. Were these articles sold by private sale brought to public auction or not?—The most part of them were carried to the auction-room, tried to be sold, and as we could not sell them, we afterwards sold them by private sale; our sales are very bad in Limerick; and we had not an auctioneer, as appointed by law, in Limerick, to sell our goods.

957. Mr. *Hutton.*] Do persons frequently come, after their goods have been sold, to claim any surplus?—Sometimes, but not often; they often come before the time of sale; and if they think them of value, they sell them themselves.

958. Sell them to whom?—To anybody; but we never buy them.

959. *Chairman.*] I see there are several articles in this book handed in by you, to which a name is attached; were not those articles sold by private contract, though they are inserted in that part of the book which you say represents the sales by auction?—No, not one of them; every article in that part of the book was sold by auction.

960. I do not see in this book any articles on which up to the amount of 1*l.* has been lent; what becomes of such articles?—It is the small valued articles that they leave; they seldom leave any articles that are large and of value.

961. Could

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961. Could not that fact be equally well accounted for by your not bringing those large and valuable articles to auction, and selling them by private sale in your shop?—We sell them indiscriminately, high or low, according as they are.

962. In point of fact, there is not an entry in this book of any articles upon which as much as 1*l.* has been lent?—There may or may not, for what I know.

963. With the exception of the entry of one silver watch, 1*l.* 10*s.* 2*d.*, which seems to have been inserted subsequently to the other entries, is there any other which amounts to 1*l.* or even near that sum?—I believe there is not.

964. Mr. *Hutton.*] Have the goodness to state whether, in point of fact, things are or are not brought to auction exactly as you please?—They are as the pawnbrokers please.

965. If you please to do so, you may sell any goods of which the time has elapsed without bringing them to public auction?—We do.

966. Have you ever sold plate by public auction?—Very little.

967. Have you ever done so?—I have, often.

968. How is it there is not a single entry on your book of such a transaction, with the exception of one silver watch?—In that book before you, nor in this which I hold in my hand, there is not; but in former years I have sold a great deal of plate by auction.

969. Have you any book representing such sales?—I have not with me; I have plate at present, and indeed all the plate deposited with me within these three, four or five years, I have yet unsold.

970. And the interest has accumulated to such a degree that the sum lent upon it and the interest added amounts to a much larger sum than the intrinsic value of the articles?—In general.

971. Then, in point of fact, those articles, from having been kept so long, may be considered at present as your property?—I have kept a great deal of them by the consent and wish of the owners, they saying they would redeem them.

972. But they saying they would redeem them, provided you made your accustomed deduction of the rate of interest?—I never refused any of them making some deduction when requested so to do.

973. If you pleased to charge the full amount of interest, you would be enabled to charge a great deal more than the articles were worth?—Some of them.

974. Then, surely, these articles are completely in your power?—I have always tried to get as much interest from the owners when they required me to keep them by me as I could; but I have forgiven them a great deal, sooner than sell them.

975. Mr. *William Roche.*] Have you ever had, at the termination of the year, during your establishment, any surplus that you would return if you knew the parties?—I often do return; there are not many come, but any one that ever did, I gave them every satisfaction in my power, to return them every thing of surplus, produced by auction or otherwise.

976. Is the impression on your mind, although you were not able accurately to describe it, that you have been able seldom to lend 1*l.* upon any article, but that it was generally under it?—A great number under; but a great many 5*l.*, 10*l.*, 15*l.*, 20*l.*, 40*l.* and 50*l.*; but not so much within these few years as we used before; very little in comparison.

977. To what do you ascribe that?—I ascribe it to the persons who were obliged to pawn them, or to sell them.

978. *Chairman.*] How many instances could you quote in the course of a year in which you have given back any surplus to the pawner?—Immediately after a fortnight's auction, such a one as I had last month, there were about from 10 to 15 or 20 came, and I gave it to them, if there was any thing coming to them.

979. How many instances can you state in which you have done so in the course of one year?—Not, I suppose, 50 in a year ever come.

980. Have 20 ever come?—They have.

981. Have 20 received the surplus?—Over 40 or 50 a year; many come to ask for a surplus, but of these there is not half that any thing is coming to.

982. Have half-a-dozen in the course of a year ever obtained any surplus from you?—Yes, and more than two dozen, on an average.

983. About two dozen persons have received the surplus out of 6,000 persons whose goods have been left in your office?—About that.

984. Do you mean to say that there have not been more than two dozen articles



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sold in which some overplus has not been obtained by you?—There has been some overplus received, but in very few instances.

985. Has not the overplus been received more frequently in the larger class of articles than in that very small class of pledges which you have sent to public auction?—Yes.

986. In those instances it has been impossible to ascertain how much of that overplus is fairly due to you for the trouble of retailing the article in your shop, and how much is fairly due to the pawner?—We keep an account of what is sold by private sale, and we keep an account of what is sold by auction, and what is lent, and what it brings; we keep an account of things sold by private sale in one way, and by auction in the other.

987. Where is that book?—It is the one I showed before.

988. That book does not contain nearly 6,000 cases, and, therefore, you cannot say that contains the whole transactions of one year?—I believe that both sides of this book would contain about that much, the auction part and the private sale part taken together.

989. This book would appear to contain, from casting it up, the disposal of about 3,072 articles only; how do you account for the disposal of the remaining 3,000?—I do not think I have done as much in business during that time of the year 1833, or nearly as much, as I do now.

990. This book, containing the entry of private sales, contains only articles which are valued under 5*s.*?—I believe so.

991. But it does not contain the sum for which the goods were pledged?—No.

992. How, therefore, could you, by possibility, know what sum to give back as overplus if the person to whom the goods had formerly belonged were to demand them?—They bring the duplicate; we have only to refer from the number of the duplicate to the number of the private sale or auction-book, and it tells at once what it sold for.

993. Might you not as well admit at once that this book does not contain the whole of your transactions, when there is no such thing in the sale-book as an article which sells for as much as a pound at the public auctions, and very few in the private sale account which sells for 5*s.*?—We may sell some things which are not at all in that book.

994. Then, in fact, this book is no check whatever, in order to enable the pledger, if he distrust you, to prove what has become of the article which was once his property?—Not for more than is entered in that book.

995. And you have kept no other book for the year 1834?—Yes, I did, the day-book.

996. But no other book of sales?—In the column next to the number of sales in the day-book, we see what it sells for in the private sale, and in a great many numbers in this book I can exhibit that to the Committee.

997. There is no distinct account by which it can be proved at once what has become of the article, after the time of releasing it has expired?—There is; here is a book which is the day-book, and by reference to that book it mentions at the number, sold for so much, which is not mentioned in the auction-book or the private sale book.

998. That entry seems to appear in a few cases, and for very unimportant sums; will you show any important sums there?—I do not know that I can; I did not keep the books; my clerks kept the books, and I cannot follow out the numbers easily; from the way the Act of Parliament is at present, I do not think that any one in the pawnbroking business could carry on the business in a better or fairer way than I have done.

999. Is there any check upon you for having entered the price in this book at which the article really did sell?—No check on me in the world for mentioning any thing sold by private sale, if I were bad enough to do what is wrong.

1000. Would any person coming to look after his pawn sold ever think of looking at the sale-book for a sale by auction?—Always; he generally asks for it, or for the auction-book, and we show it.

1001. Is there any law compelling you to show your day-book when a person comes to look for an article sold by auction?—There is.

1002. Mr. *Hutton.*] You have mentioned that in some cases you have been called upon for a surplus?—Yes.

1003. When you have been called upon for the surplus, and the article is sold by private sale, what charge do you make to a person for commission upon that sale;

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sale; for instance, suppose I come and demand a surplus, and my pledge bad been sold by you by private sale, do you not think yourself authorized to make to me the same charge as if it was sold by auction?—I never charge them any thing, either upon a sale by auction or by private sale; but I show them what it sold for, and charge them only the interest; the duplicate which they bring with them tells the time it has been in.

1004. Do you not charge any thing for the sale of the article?—Never.

1005. There is permission to do so under the Act, is there not?—There is.

1006. But you never have made that charge?—No; and the reason I did not is, that we never had an auctioneer, according to law, for the purpose of selling goods in Limerick, during my recollection.

1007. Did you not hear Mr. Haynes here assert that the collector of Limerick has stated that there never was any return made for auction duty or articles sold by pawnbrokers?—We pay the auctioneer, and we never inquire further into it; the collector has never inquired of me whether I paid the auctioneer or not; it is the auctioneer's duty to pay the excise duty, and none of the excise people called on me to know whether I paid or not.

1008. Upon the goods which were sold by auction the auctioneer would have a duty to pay, would he not?—He would; but I do not know whether he pays it or not.

1009. You believe that goods have been sold by auctioneers in Limerick to a considerable amount for pawnbrokers?—Yes, and not the duty returned for it, to the best of my belief.

1010. You believe the auctioneers have not returned those sales to the excise?—I believe the greater part is not returned to the excise; but some is returned.

1011. *Chairman.*] Is not this the real state of the case, that when the time for redeeming the goods has once expired, both the pawnbroker and the public consider that they are the pawnbroker's property?—O, no; the people know the law as well as the pawnbroker, I think, in general, and they know what to pay; they are so used to the business, that they know the charge as well as we do.

1012. Do you not consider when the time for releasing the goods is expired, that they are the pawnbroker's property; and is not that generally so considered?—Why, really they are the property of the pawnbroker, for none of them hardly ever come for an overplus, and there is very little or none ever coming to them, because we give them more than we generally sell them for.

1013. Mr. *Redington.*] Does the absence of surplus proceed from the goods being detained until the charge amounts to the full value, or from their being sold under the value?—We sell them for less than we lend on them, frequently.

1014. *Chairman.*] Are the sales conducted at night, or during the day-time?—During the day-time; we never had a sale at night.

1015. You have stated your capital employed in the trade was about 3,000*l.*; what profit have you upon that?—The profit, as cast up weekly by the interest-book, is, at the most, from 500*l.* to 600*l.* a year for duplicates and interest, and from that is to be deducted all expenses.

1016. The expenses of house-rent, taxes and servants?—Yes.

1017. How much do they come to?—About 150*l.* a year.

1018. That leaves you a profit of how much?—Why, I suppose from about 400*l.* to 450*l.*

1019. About 15 per cent. on your capital?—Yes, about that, on account of not being able to sink a good deal of it for the winter half years.

1020. What do you think should be the amendments of the law in this respect?—I have taken down, with a few more pawnbrokers, the heads of what we think would be a great improvement upon the law relative to pawnbrokers.

1021. Will you state what it is?—I will; and I beg to add, it contains the opinions of others as well as myself; it is as follows:—"The hours of business to be prolonged from nine o'clock in the morning to five o'clock in the winter half-year, and from nine o'clock in the morning to seven in the evening during the summer half-year. Pawnbrokers should not be allowed to sell any article less than 12 months, and not to be allowed to charge more than 15 months, although they might remain in his possession a much longer time. Sales ought to be advertized and posted on the pawnbroker's window one month previous to sale. Pawnbrokers to be at liberty to employ any auctioneer they please, provided they are licensed, and qualified by giving sufficient security, agreeable to the present existing laws relative to the pawnbroking trade. Pawnbrokers should all pay an annual license,



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license, and give sufficient security, and be disqualified for any improper conduct on the third offence, with right to appeal to the sessions or assizes. Duplicates to be at least four inches square. Penalties against pawnbrokers not to be less than 40 *s.* or more than 10 *l.*, one-half to informer, the other to some charitable institution. Pawnbrokers to return overplus to owners, if any, if demanded within one year after the time of sale, in case the money lent be 5 *s.* or over. Duplicates not to exceed the price or charge of 1 *d.*, no matter what amount may be lent. The present interest not to be lowered on account of the great trouble and expense attendant on the receiving in pawn and re-delivering pledges; the goods pawned, in general, do not average the amount of 2 *s.* each. Pawnbrokers to be allowed to take goods in pawn, by way of exchange, on Saturday night until nine o'clock. Pawnbrokers to be allowed to lend sums above 10 *l.* to one person at one time at a lower rate of interest, such as the honourable Committee may think fit. All pawns on which a sum of less than 5 *s.* shall be lent, and remain unredeemed for 12 months, to become the sole property of the pawnbroker, and not to be liable to be brought to any account by the original owner."

1022. Mr. *William Roche.*] You stated your annual profits to be about 600 *l.*?—About 450 *l.*, after payment of all expenses.

1023. It appears you dispose of about 26,000 tickets in the year; that would be 108 *l.* 6 *s.* 8 *d.* at 1 *d.*, and add to that 2 *d.* and 4 *d.*, it would make a sum approaching to about 150 *l.* a year; can you make only of your capital the remain- 300 *l.* a year?—Not more, to the best of my belief and opinion.

1024. You include the price of the pawn-tickets in the 600 *l.*?—Yes.

1025. *Chairman.*] You state, in this recommendation of yours, that you think "the interest ought not to be lowered, on account of the great trouble and expense of the attendance in taking in goods in pawn, re-delivering them to the owner;" but the charge which you make of 1 *d.* per duplicate, compensates you for that trouble?—We are perfectly satisfied with the rate of interest, taking it as it is, but if there is an annual license, which we are satisfied with, we do not think we could pay that if the interest was made in any way lower than it is.

1026. Supposing you receive 150 *l.* per annum for your duplicate money, and expend 150 *l.* in the labour of the office, do you not think the rate of interest might safely be lowered and that the trouble and expense which you allude to need not be taken into account?—There are a great many that do not take in half as much as I do, and very few do more in the business, except the Mont de Piété, than I do.

1027. Those who do take in as many as you do receive as much money as you do for duplicates?—Yes; if the Committee thought it better to lower the interest to the scale of the Mont de Piété at present, and not mind the licenses, we should have no objection.

1028. What amount of license do you think ought to be charged?—Why, leaving every thing as the law stands, as to the rate of duplicates and interest, except that of having no duplicates at more than 1 *d.*, I think, from 25 *l.* to 30 *l.* in Limerick, and 50 *l.* in Cork, would be as much as persons could afford to pay.

1029. Mr. *Hutton.*] Why would you make it more in Cork than Limerick?—Cork is more than twice the size of Limerick.

1030. *Chairman.*] You think, if no charge is made for licenses, that the interest may fairly be reduced by law?—Yes to the rate of 20 per cent. in place of 25.

1031. Mr. *William Roche.*] Allow me to ask you whether you think the principle of demanding a license from pawnbrokers would be judicious or just, or not?—I think it would be more judicious and just, and better, than to lower the interest, and a greater check over the pawnbroker to act properly and correctly, as he ought.

1032. Mr. *Hutton.*] There are two persons retained in the list of pawnbrokers in Limerick, who, it is said, have died some time ago; one is William Joynt, the other Timothy Brunton; is that the fact?—William Joynt died four or five years ago, I believe, and Timothy Brunton died three or four years ago.

1033. Mr. *William Roche.*] Is there not a widow Joynt, a pawnbroker, at Limerick?—Yes.

1034. Is she carrying on the business?—Yes.

1035. Both the widows carry on the business?—Yes, both widows carry on the business in the same name.

1036. And

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1036. And without any fresh license?—Yes, I believe so, as it appears from the printed account.

1037. Mr. *Hutton.*] Do you see any objection to having the interest chargeable inserted on the duplicate, and the penalty and circumstances under which the sale will be made inserted on it, as information to the person pawning the goods?—Not the least; any information can be given ought to be given to the public.

1038. Do not you think that that would be a good means of informing the persons pawning their goods as to the circumstances under which they would be sold, and the sums they would have to pay?—It mentions, at the bottom of all duplicates, that the property is to be redeemed in 12 months, or sold.

1039. There is no notice on the duplicate of the charge to be made?—No, there is not; but it would be very troublesome to do that; there are in some offices, in large characters, the rates of interest, from 1*s.* to 10*l.*, and in a conspicuous place, as the law directs at present.

1040. If it was marked at the back of the duplicate, a person when he goes home could consult with his friends about it?—Yes.

1041. In your shop, a person coming in to pawn cannot stop and look up and examine this writing?—It is seldom or ever they look at it.

1042. It would be much more generally known if it was marked on the back of the duplicate?—Yes.

Mr. *Hugh M'Call*, called in; and Examined.

Mr. *Hugh M'Call.*

1043. *Chairman.*] ARE you a pawnbroker?—Yes.

1044. Where do you reside?—Lisburn.

1045. Are you well acquainted with the trade in the north of Ireland?—I am.

1046. How long have you been in the trade yourself?—Since the commencement of 1828; but I have known the business since 1817, and all its workings.

1047. Were you always engaged in business at Lisburn, or have you been in other towns?—In 1817, I was occasionally with my uncle, in Belfast, who was in the trade; I was not engaged myself until 1828.

1048. Are you desirous of seeing the trade put under a better system of regulation than it at present is?—I am.

1049. Do you feel that there is a stigma on the trade at present, which is unfair to persons who wish to comply with the provisions of the law at present?—There is a great stigma attached to it.

1050. And you would wish to see the trade put on such a footing as would remove the imputations which are at present placed upon it?—Precisely so.

1051. What do you think are the evils arising from the present state of the law?—The primary evil is the way in which licenses are granted, or what are called licenses.

1052. Do you think it would be better if a more efficient system of licensing was introduced?—Yes, I am certain of it.

1053. Do you think improper persons get into the business at present?—I think many get into it that otherwise would not have got into it, if an efficient system of granting licenses had been pursued hitherto.

1054. Do you consider that it is at present conducted by persons who intend to make a profit by the sale of clothes, which are left a certain length of time in their possession, and as second-hand salesmen, rather than their profit as *bonâ fide* pawnbrokers?—There are persons in the trade who sell old clothes, as well as being in the pawnbroking business.

1055. And who look more to the profit derivable from that branch of the business, than from that which they derive from pawnbroking?—I am not aware of that.

1056. A great deal of their capital is sunk in unredeemed goods which they retail by sale?—A great deal.

1057. May not that occasion great risk of the goods, when sold promiscuously, being sold before the time for redemption has elapsed?—I would not suppose that it would; in the case of being sold too soon, there could have been no regular arrangement of sale under such circumstances.

1058. Do you consider the irregularity creates some distrust and inconvenience to the poor?—I would suppose so.

1059. Do you think it would be possible to inforce such a regular account of the proceedings, as to make it plain to every person, upon inquiry, whether the goods



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goods had been *bonâ fide* brought to public auction, and how much they fetched at such sale by auction?—I would.

1060. At present there are no regular sale-books kept?—There are regular sale-books generally kept in Belfast; but in many country towns there is no such thing.

1061. Do you think the sale-books which are kept in Belfast include every article which is pledged and not redeemed, or only such articles as have been sent to the auction?—In some cases I think the books are kept regular, and in many other cases not.

1062. You would wish to see such a system as would inforce the regularity of the sale-book in every case?—I would; and that is the opinion of many others in the trade, both in Belfast and Lisburn.

1063. You think that a systematic mode of insuring the keeping of that account would give great satisfaction to the public?—It would.

1064. When a pawnbroker expects to make profit on the sale of certain articles by retail in his shop, is it not a very strong presumption that he will rather avoid letting them be put up to auction in such a way as to insure publicity to that auction?—It is so; and that is contrary to the spirit of the Act.

1065. Do you think it would be practicable to prevent pawnbrokers from engaging in retail trade?—It would, generally speaking.

1066. Do the pawnbrokers in the north of Ireland sell much by retail in their shops?—A number of them do; the respectable part of them in Belfast do not.

1067. They confine their profits more to the advantages which may be derived by turning their capital more quickly, and making profit solely by the pawnbroking part of the transaction?—By the releasing, (the pawnbroker's profits are by the releasing,) that is, by the goods being taken out by the owner, and the interest paid.

1068. What do you think ought to entitle a person to a license as a pawnbroker?—His proving his eligibility to be a pawnbroker, first, by showing how much property he had, and next, by giving regular securities.

1069. If that was once done, I presume you think it would be sufficient that he should prove he had complied with the regulations as to hours, sales, rates of interest, posting the same in the shop, and giving proper notices of auctions; that compliance with those regulations would be sufficient to insure him a continuance of his license?—Yes, just so.

1070. What advantage do you contemplate from inquiring into his property before he commences business?—Persons who commence on small property, or with small capital, would be more liable to extort greater interest of the poor than a person with capital; because if a person commences business with 200 *l.* or 300 *l.* upon the pawnbroking business, it is almost impossible for him to make such a sum as would keep himself and his family; and yet there are many in Belfast who have not more than 200 *l.*

1071. How do they make their profit?—I can form no notion.

1072. Are your rates of charge the same at Lisburn and Belfast as those which are allowed by law?—The rate of interest at Lisburn has been, for 15 or 16 years, considerably lower.

1073. What is the rate of interest in Lisburn?—On what sum?

1074. Can you prepare a table containing the rate of charge made in Lisburn?—I can.

1075. Do all the pawnbrokers in Lisburn charge the same rate of interest?—They do not; some charge a little more on certain sums.

1076. Do any of them charge more than a halfpenny interest on 2*s.* advanced?—No, I have never heard of it.

1077. What do you charge for duplicates?—A penny for any thing over 1*s.*, a halfpenny under it.

1078. Do you consider a halfpenny sufficient to repay for the trouble you are at in writing out the duplicate, in storing the article and in giving it back?—I consider it too little.

1079. Why do you charge it?—I cannot help it; it has got the custom; one does it, and another follows the example.

1080. Mr. *Lucas.*] If you were to charge 1*d.* others would be found who would charge a halfpenny?—Yes.]

1081. And you would be obliged to reduce?—Yes.

1082. *Chairman.*] On what principle do you charge 1*d.* for a duplicate on an

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an article over 1*s.*, when only a halfpenny is charged on precisely the same trouble, on taking in an article below 1*s.*?—I cannot account for it, only that it has become customary to do so.

1083. Do those pawnbrokers, who charge a higher rate of interest than you, charge the same sum for the duplicate?—Just the same.

1084. What is the longest time the greater number of pledges remain in your hand?—I have a great number on my hands four years.

1085. How soon are the great majority of your pledges released?—In 12 months.

1086. Are they released in a week or 10 days?—The majority in four weeks; they are released more seldom in Lisburn than Belfast, inasmuch as we do a great deal of business with country people.

1087. Articles under 2*s.* 6*d.*, how soon are they usually released?—Generally speaking, from four weeks to three months.

1088. Under 2*s.* 6*d.*?—Yes.

1089. So that your capital is not turned so rapidly in Lisburn as it would be in Belfast?—No, not more than half as rapidly.

1090. Then you do not get as much duplicate-money, in proportion, in Lisburn as they do at Belfast?—O, no, not near as much; the business at Lisburn is a surer but not so profitable a business, and there are fewer articles ultimately left for sale.

1091. Do you lend as near the value of the article at Lisburn as you do at Belfast?—We do.

1092. Do you consider that the money which you receive for duplicates constitutes the larger proportion of your profit, or the money received for interest?—It constitutes about one-third of my profit.

1093. Which?—The money received for duplicates constitutes one-third, or, probably, a fourth of my profit.

1094. Whereas, on a smaller amount of capital in Belfast, it would constitute a much larger proportion of the profit?—It would, I should suppose.

1095. On the other hand, the labour attending the business would be greater?—Twice as much.

1096. Do you think that the interest charged by the Mont de Piété at Limerick would be sufficient to enable you to carry on business, provided the duplicate-money was charged by you?—It would; they charge as much for interest as I do.

1097. At the Mont de Piété?—Yes, they do.

1098. Do you make any charge for the broken sum of one farthing, in Lisburn?—For 1*s.* we charge a farthing a month, and no interest until it is two months in.

1099. Are farthings charged by you?—I never charge a farthing, and I never get any thing for a farthing.

1100. Do you deduct when a farthing occurs in the sum total?—I throw it off.

1101. But you calculate by the farthing for so many months, although you do not charge the odd farthing, and give that up?—Exactly.

1102. Do you consider the scale which you charge is, in some respects, more advantageous to the pledger, than the scale which is charged in England?—I think it is equally so; in many cases it is more advantageous to the pledger.

1103. Mention some cases, in which the sum charged in England is greater than that which you would charge at Lisburn?—A case occurred, in which I pawned my watch for 2 *l.* in London; I paid 2 *d.* on pawning it for the ticket, and I called the next day and was charged 8*d.* more; which was 8*d.* more than I should have charged myself, and 8*d.* more than the law would have allowed in Ireland.

1104. In Ireland no charge is allowed unless the article is five days in pledge?—Unless it is three days in pledge.

1105. Can you speak to any other instance in which the law is more favourable to the pledger at Lisburn than in England?—It is generally supposed that in England no charge is made for duplicates; I got a book pawned on Saturday morning for 6*d.*, and released it in a few hours, and they charged 6½*d.*; the halfpenny must have been for the duplicate, because they could not have charged interest for four hours; or, at least, they could not, according to law.

1106. Mr. *Hutton.*] Do not you think in that case in which you pawned the book for 6*d.*, and released it in a few hours afterwards, that the pawnbroker ought to have some remuneration for the trouble of passing it through his books?—Certainly;



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tainly; I make the observation to show that the charge is equally the same in Ireland as in England, although they say the charge is much lower here.

1107. *Chairman.*] That is to say, higher than what you charge at Lisburn; not higher than what is generally charged in other parts of Ireland?—The case of 6½*d.* on the hook is exactly what I should have charged in Ireland.

1108. You admit your charges are lower at Lisburn than they are generally in other parts of Ireland?—Lower than any other place I have known in the north of Ireland; that is in consequence of the competition.

1109. Can you inform the Committee what the rate of interest usually charged in country places is in Ireland, where no pawnbrokers are established?—I can.

1110. Do so?—A woman some time since called on me, stating that she had left a gown in a grocer's shop for 1*s.*, within a few miles of Lisburn, and when she went to release it she saw the servant-girl belonging to the proprietor of the concern wearing it; she asked for it, and offered to pay 1*s.*, and something like three times the interest I should have charged, although she had got goods for the amount; they would not give it to her; it was only after I sent a letter to the local magistrates, when the person was forced to give it up, that she could get it at all; it is a common occurrence for country-people to take in pawns.

1111. Although not licensed?—Yes, and in towns too.

1112. Have you ever served as juror in any cases in which usurious interest was charged by different parties?—I have.

1113. Can you state the particulars of any of them?—I have served when promissory notes were being sued for, and where the plaintiff came forward to prove the value given for it; in one case I recollect 25*s.* a cwt. was charged for meal, and on reference to the current price of the article at that time it was only 16*s.*; the time given in the promissory note was for six or seven months; this was 12 months after the transaction had occurred, that it was sued for.

1114. In that instance the party who borrowed at that usurious rate did not subject himself to the inconvenience of parting with any of his property during the intervening six months?—Certainly not.

1115. However, from your knowledge of the country parts of Ireland, are you sure usurious interest is charged?—Yes, it prevails to an extent that is scarcely known; the system of borrowing.

1116. Can you state any other instance in Scotland where a system of usury is carried on which is very onerous to the poor?—There is a species of trade carried on in the suburbs of Glasgow, where the weaving is carried on, and where the owners of shops evade the law by purchasing articles from persons who want money, merely nominally purchasing, and at the end of the week they charge a penny for each shilling; they charge by the week, and if the person who leaves or sells the article does not release it in a fortnight, it is sold.

1117. But the persons having nominally sold the goods are completely in the power of the shopkeepers with whom they deal?—Precisely.

1118. And if they are poor and friendless, they are subject to great exactions in consequence?—The shop-keeper can do as he pleases towards them.

1119. Do you think a system of properly licensed pawnbroking is of material advantage to the poor?—Yes, of the greatest advantage when it is carried on uprightly.

1120. Do you think that it would be possible for a pawnbroker to write upon the duplicate of a forfeited pledge (when it is presented to him by the pledger for that purpose) the precise day on which the sale of the goods will occur?—It would, and it would totally obviate the necessity of serving the notices, and it would create a certainty on the part of the pledger; his goods would be sold if he did not release them at that time.

1121. Can you say what improvements might be made in the form of duplicate, which the pawnbroker would be required by law to give?—Here is an improved form which I beg to hand in; where the sum to be charged per month would be stated, so that the pledger would know before he left home how much he would have to pay; next the precise day of sale would be stated, so that the pledger could if he wished attend to see that all was fair, and get the overplus, if any remained; the following is the form I would beg to recommend: "No. 1,284, Hugh M'Call, Pawnbroker, Bow-street, Lisburn; this 24th day of May 1838; lent 1*l.* 2*s.* 2*d.* to Henry Johnston on a silver watch and seal; interest on the above sum will be charged at the rate of (5½*d.*) per calendar month; and if the said watch be not redeemed in nine months from this date, it

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it will be sold by public auction at the sale room, (No. 16 Castle-street in this town), on the day of 183 , at 12 o'clock in the morning. By applying at the pawn-office the pledger can, at the expiration of the time allowed by law, ascertain the precise day of sale so that he may attend."

1122. Do you think, practically speaking, the pledger at present ever expects to get any overplus after sale, if the goods are not previously redeemed by him? —He does often; the pledger calls on me often for the overplus.

1123. Have you your book here in which the amount of sums received on sales is entered?—I have not; I have my day-book, but I can bring my sale-book another day.

1124. Have you a releasing-book?—We do not keep a release-book; it is only in cases where strangers are employed in an office that pawnbrokers keep a release book; and it is not required by law.

1125. How can you ascertain the amount of profit which you have made in the course of the week, if you do not keep a releasing-book?—I will explain; this book which I now have handed in is my day-book, in which I enter all pawns, with the name of the pledger, &c., the sum lent, and at the bottom of each day is entered the sum I have made by profit.

1126. But there is no record of the individual transactions, so as to be able to check, if the case is inquired into before the magistrates, how much you have charged as profit to any one individual who may release his goods?—No, there is not; we destroy the tickets each night as they come in, lest they should again get into the hands of the people, and then we should be accountable for the value of the articles.

1127. Do you not think it would be desirable you should have a record of the sum you have charged to each individual, in order to account to the proper authorities, in case the pawners should bring a complaint against you for overcharge of interest?—I do not see how it would be necessary; I do not see it would be in any way efficient, as far as the pledger would be concerned.

1128. As you have no record of the individual transaction, you only arrive at the total by casting up the money in your hands?—Casting up the money?

1129. Yes; entering it at the bottom of your day's transactions?—In the ticket, according to the plan I have proposed, the persons would be aware of the sum to be charged before they came to the pawnbroker's.

1130. If you are taking in goods and advancing money on pawns at the same time, how can you be sure that the money which you have set down here at the end of the day, as money received, is the correct sum?—I keep one side of my drawer to put in the interest, and by casting up the tickets at night as they come in, I can cast up the money received.

1131. Does not that render you liable to great frauds on the part of the persons whom you employ to take your money for you?—I do not employ anybody; if I did I would have a release-book.

1132. I thought you said you employed a clerk?—I did, some four or five years ago.

1133. Were you not liable to great frauds from the person you then employed? —I was.

1134. Did you incur any losses by him?—Yes, in the year 1831 I lost 75 *l.*

1135. Which has induced you to discontinue keeping a person?—Yes.

1136. Why did you not bring your sale-book?—In fact, I was so hurried, I could not find it.

1137. What amount of overplus have you ever paid back in the course of one year to persons pledging?—I cannot say exactly; but our sales are very trifling, inasmuch, as I have said before, as our dealings are principally with country people, and they are more likely to redeem their goods, although they let them remain longer in pawn than persons in the town.

1138. Where do your sales take place?—In Belfast.

1139. How many miles is that from Lisburn?—Six miles and a half.

1140. The persons who pledge with you have no opportunity of attending your sales where they occur at Belfast?—No, they have not; when we sell in Lisburn we have found such a great loss that we are forced to go down to Belfast; I did sell for many years at Lisburn, but found such a great loss, that I was forced to go to Belfast in consequence of the system not being kept up of sales at Lisburn; if the system was kept up at Lisburn, they would sell as well as at Belfast, but the buyers have discontinued, not expecting such sale.



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1141. The persons who pledge goods do not attend the sales to try and promote the articles fetching the best price, and they consider them, when once forfeited, as being your private property?—No, they always consider that their property is in them, although they may be sold, because they will come back for the overplus.

1142. But still it is so rarely the overplus is realized, that they seldom inquire for it?—Very seldom; not often.

1143. To what do you attribute the fact of there being so rarely an overplus?—The giving so much upon the goods; lending so much in proportion to their value.

1144. The competition among the different pawnbrokers at Lisburn tends to induce each man to lend a higher amount than his neighbour rather than diminish his charges?—Precisely so; I have known a woman to purchase articles of me and pawn them at a profit at another pawnbroker's.

1145. Purchase articles in your shop, by retail, do you mean?—Yes; and I am certain persons have purchased articles at other places, and pawned them with me; it is impossible to be always on ones guard with these people. In Belfast, I suppose, there are 80 families live in that way, by purchasing the articles at pawnbrokers' sales, and going about and pawning them at a profit.

1146. You think the trade could still be carried on if private sales were prevented in the shops of the pawnbrokers, and if they were compelled to bring every single article pledged with them to auction?—There are articles it would be almost impossible to sell by auction; for instance, shoes, irons, hardware, and things of that sort; it would be more for the benefit of the pawner, that they were sold by retail in the pawn-office; that is, the articles under 2*s.*, as the great expense incurred by another takes away the overplus that might arise; the only thing against that is, there would be no check on the pawnbroker.

1147. You think articles on which more than 2*s.* 6*d.* has been lent may fairly be brought to auction?—Yes; I think they should all be brought to auction.

1148. If a pawnbroker is allowed to sell any one article at his shop, is it not probable that he will also sell others?—O, no; not if a fine was instituted, allowing one-half to the informer; besides it would be the auctioneer's duty to look after that, and he would not allow it.

1149. Do you think that the law might enforce any reduction in the present rate of charges?—I think that if there was a license put on each pawnbroker, that there could be very little reduction made of the present rate of interest.

1150. If the license should only insure some inspection of his mode of transacting business, and should not put any tax upon him, do you think a reduction might be made in the rate of charges?—There might be a slight reduction; but I suppose it would be more to the advantage of the poor that there should be a license, as it would make the business more respectable.

1151. Supposing the Legislature did not think fit to impose any license tax, what reduction might be made in the rate of charges?—On various small sums; I should be prepared to give in a rate another time; I am not particularly prepared at present.

1152. Do you know of an instance in which an overcharge has been made by dishonest persons, who have been sent by others to pledge articles for them, and those overcharges have been attributed to the pawnbrokers, whereas it has in reality been made by the messenger?—Very often; I have found it out myself in many cases; when respectable people are forced to raise money in this way, they generally send an individual to the pawnbroker's; I have known a case where 1*s.* 6*d.* more than the pawnbrokers charged was attempted to be charged by the messenger, which, of course, was attributed to the pawnbroker.

1153. What are the class of persons who usually pawn goods with you?—The middle class of people.

1154. Do you find that the very poorest of all do not pawn?—No, they do not, not with me, nor with any others that I know of, in general.

1155. Are any persons who move in what would be supposed to be a superior rank of life induced to pawn property?—Yes; it is of them, the respectable classes, I calculate to make a profit, and not by the poor.

1156. Are the charges which are at present made in the sales by auctioneers very heavy?—They are very heavy.

1157. Do they take a great item of your profits from you?—Yes, they swallow up all the profits, generally.

1158. Which

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1158. Which is another reason, is it not, for disinclining pawnbrokers to send their goods to auctioneers?—Precisely.

1159. To what do you attribute the high rate of charges which they make?—What is called the King's duty comes very heavy.

1160. And does the fact of the licensed auctioneer's having a monopoly by law induce him to charge higher for the use of his services than you could procure them from other auctioneers?—I am not aware; I never tried to get any other auctioneer than a licensed one; the charge would be greatly lowered were the duty done away with.

1161. Is the duty paid by the auctioneer to the Government, do you suppose?—I am not aware; I should suppose that it was in some cases; if an auctioneer keeps a regular book he must pay the duty, because he is liable to be inspected.

1162. Do you always return the number of the articles as it is entered on the duplicate to the auctioneer, so as that he should call it out at the same time that he puts up the article to sale?—Yes, I put the number precisely the same as it is on the duplicate; he enters the number in his own book, (sometimes the pawnbroker does not enter the number, but only the name) the article, the date of pawning, the date of the sale, the sum received and the sum that it sold for.

1163. Have you the rate of interest posted up in your shop?—I have.

1164. How long have you had it so posted?—Ever since I was in business.

1165. Are you aware that there are some pawnbrokers who do not comply with that regulation of the trade?—I am.

1166. What do you think would be a fair length of time to keep goods which have been pledged and not redeemed?—There are certain descriptions of goods which could not be kept with safety to the owner and to the pawner more than six or eight months; for instance, hardware, shoes, leather, &c., as they decrease so much in value.

1167. Would you make the limit of time which the goods should be kept depend upon the description of article, or on the amount of the sum that has been paid upon them?—In these cases to which I have just referred, upon the description of the article.

1168. Would it not be difficult to define them by law?—It would not.

1169. What do you think is the longest time that it would be necessary to keep goods which are not redeemed?—Fifteen months; I think it would be much better for the poor if goods were sold at 15 months.

1170. If the poor are noticed that goods are to be sold in a shorter time, do you not think it would be fair to prevent the pawnbroker charging interest after that time?—Yes, I think it would; if the pawnbroker gives notice to the pledger that he will sell on such a day, if he does not then sell, that he should get no interest for any time he may hold after that.

1171. Or rather, if he gives notice the goods are not to be kept longer than, say, six months, that he should not be entitled to charge interest after six months?—Yes, if his not having a sale arises from his own negligence.

1172. You would not expect that a poor man should be compelled to prove negligence upon the part of the pawnbroker, would you?—I would not say that any goods should be limited to be sold so short a time as six months; I would rather say eight months for that class of goods to which I have referred.

1173. Is it not usual at present to sell goods at six months?—Not that I have heard of.

1174. Is it not usual to give notice on the ticket they will be sold at six months?—It is quite usual, but that notice is merely a nominal notice, and is never put into practice.

1175. Would it not be better, that whatever notice of sale is put on the ticket should be strictly complied with?—It would, much better.

1176. Is not the only way of enforcing that, to prevent the pawnbroker from charging interest after the time on which he notices to the pledger that he will sell the goods?—Yes, that would be the perfect way to enforce such an enactment.

1177. Do you think it would be practicable for him also to give written information to the pledger, on the back of his duplicate, when and where the goods were sold by auction, after the time of redemption has elapsed, in order that he might ascertain from the auctioneer what was the sum for which the article sold?—Yes, it would.



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1178. You see no difficulty in that?—No; the present system tells where the auctioneer lives, where it is to be had, and the day; but then it is not efficient.

1179. If the pledger was entitled to demand from the pawnbroker the precise day and place of the sale, that would insure efficiency in the system?—It would; and it would insure attendance on the part of the pledger, if he thought the article was worth looking after; sometimes they think it is not worth looking after.

1180. You have heard the evidence given upon the Mont de Piété, at Limerick; do you think the charges which are made there are such as can by possibility remunerate the pawnbroker?—The general charges would not; but, as regards the interest, it is not more than I charge myself.

1181. In what items do you think the probable losses of the Mont de Piété has been underrated?—They have only proved their profits are 400 some odd pounds in 12 months; they have laid on a certain per centage on the goods in pawn, but that is quite unusual in business of all kinds; because when the business is to be stopped, it would require all the profit that they have laid on, to give out the goods to the owners, because they would have to keep up the entire official staff, and they would be making nothing in the meantime.

1182. When you take stock, you do not credit yourself with as high a rate of profit as Mr. Douglas has done, for the quantity of goods in store?—When I take stock, I put down the money that is lent on the ticket, no matter how long the goods have been in pawn, and without charging any interest.

1183. You do not calculate any profit on the articles which are in store?—No.

1184. Do you consider the labour of giving them out, and the loss derived on the sale of them if they are not redeemed, swallows up the profit on the interest which is expected upon them?—It would; I was offered in Belfast 1,000*l.* worth of goods for the money lent on them, and I would not take them.

1185. If they are making upwards of 90*l.* a month at the Mont de Piété on a capital of 5,000*l.*, do you think that will remunerate them?—With all that, I would not calculate any thing of profit on the goods in pawn.

1186. But the interest-book shows an actual profit of 90*l.* a month at present on the goods, from their being redeemed?—To keep up the present staff it would require all the profit that they might calculate on at present, to get the money lent on them.

1187. You think that keeping up their present staff, their rent and expenses attending the establishment, that 90*l.* a month on a capital of 5,000*l.*, is not more than will realize a small amount of profit?—It would not do were they to quit the business; that is the way to calculate a property; if they were to quit the business, they would not have half the amount, deducting the expenses of giving out the stock on hand.

1188. But they do not intend to quit the business?—But suppose they were; they have valued their property at 460*l.* more than it is really worth.

1189. Did you enter into a bond as security when commencing business as a pawnbroker?—I did not; for some years after the bonds were not perfected.

1190. Where were they lodged; with the treasurer of the county of Antrim?—Yes, in 1833 or 1834.

1191. They are not in the return which has been laid on the table of the House by the treasurer of Antrim?—My bonds were lodged with the late town clerk for Belfast, and I do not think there is one of the various bonds lodged with him that have been taken out of the hands of his executors.

1192. You lodged them with the town clerk; were you not bound by law to lodge them with the treasurer of the county of Antrim?—I am not aware of that; the general plan is that of lodging the bonds of security with the town clerk; he may remit them if he pleases.

1193. Do you consider that the check which is imposed by the present law with respect to your security, is an efficient one, or not?—If it was acted on, it is efficient; if real security instead of nominal security was taken.

1194. In point of fact, real security is not given, nor is it ascertainable at the present moment in whose custody your bonds may be?—When Mr. Ferguson died, I have heard his papers were in such a disarranged state, I do not believe one of the bonds that were lodged with him have been delivered up; whether from the negligence of the present town clerk or not, I am not aware.

1195. I see in your day-book, in August 1837, a pair of boots entered, and upon which you lent a sum of 10*s.* 2*d.*; does that 2*d.* include the price of the duplicate or not, or did you advance 10*s.* 2*d.*?—I lent 10*s.* 1*d.* on the boots.

1196. The

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1196. The 1*d.* you charged was for the duplicate?—We do not get the price of the duplicate at the time of the pledge, as they do in England.

1197. Here there is 10*s.* 2*d.* entered; if you lent only 10*s.* 1*d.* what is the meaning of that?—One penny for 10*s.* or 1*d.* for the duplicate; and that may have been for some article that is released; there is often some article released by putting in another.

1198. That shows how desirable it would be to have a separate book for your releasing transactions, as by this it cannot be ascertained how it is that this 2*d.* has been charged; is not that so?—I did not keep a releasing-book since I managed the business myself.

1199. Whenever 10*s.* is lent, there seems to be an entry of 10*s.* 2*d.* here?—There are many cases where I put down 10*s.* 2*d.* because the law will allow it; the law allows 2*d.* for 10*s.*

1200. Does it allow you should take the 2*d.* out at the time you lend the money?—No, there is no such thing in the Act.

1201. Here, in three instances in one page, it appears there is an entry of 10*s.* 2*d.* although you advanced 10*s.* on the article?—The law allows 2*d.* on 10*s.*

1202. But 2*d.* only when the goods are released, not to be charged at the time that you lend the money?—I do not charge it at the time.

1203. Then why do you enter it at the time?—I charge nothing at the time; I put it down to be paid when the article is released.

1204. You put it down at the time as if it was lent?—Yes.

1205. What is the interest you charge on 10*s.* 2*d.*?—For a week I just charge 10*s.* 3*d.*, that is 1*d.* interest; the law would allow us to charge 2½*d.* on that for a week.

1206. Whenever you lend a sum amounting to 10*s.*, you charge the borrower as if you had advanced him 10*s.* 2*d.*?—Just put down 10*s.* 2*d.* in the book or the ticket, but we charge interest only for 10*s.*

1207. I see here a great many entries of 7*d*, 7*d.*, 7*d.*; do you suppose the sum lent by you on each of those cases was precisely 7*d.*?—It was just 6*d.*

1208. And you put down 7*d.*?—Yes, and never charge more than 6½*d.*, unless the article has been in more than six months.

1209. When you enter 7*d.*, do you mean to say that you give back the article for 6¾*d.*?—I do.

1210. Although you have entered 7*d.* in the book?—Yes, 7*d.* in the book and in the ticket.

1211. Mr. *Redington.*] Does not that make a confusion between your day-book and cash-book?—I have no cash-book; there is none kept by pawnbrokers who do their own business; in looking over the ticket at night, we charge a halfpenny.

1212. What is the advantage of putting down the wrong sum?—Because the law allows 1*d.* for all duplicates under 10*s.*

1213. What is the advantage of putting down a different sum from what you receive?—I just do it to keep the book regular.

1214. Mr. *Hutton.*] Then your book is not an account of what you receive but what the law allows?—Yes.

1215. According to your account of that book, which, as you say yourself, is different from the real transactions, it would be impossible for any person, by means of that book, without this explanation from you, to know how your business was transacted?—A person could not understand such a transaction as the 7*d.* to which I have just referred without that.

1216. Having been brought up to the business, do you think that is a satisfactory way to keep the books of a pawnbroker?—It is quite satisfactory to myself, because it is the usual course for pawnbrokers to put down 1*d.* on all duplicates up to 10*s.*, and 2*d.* on all duplicates above it.

1217. *Chairman.*] Does any single transaction here represent the real *bonâ fide* sum advanced by you, or is there always 1*d.* or 2*d.* additional entered here as if it had been lent to the pledger, which represents only the value of the duplicate which you gave them?—That is so in every case; in every case there is entered in that book just what the law allows.

1218. Or rather what you conceive the law allows?—Yes, rather what I conceive; my taking 6½*d.* for that is optional with myself; it is a 7*d.* article.



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1219. There is an entry of 2*s.*, which you have charged 2*s.* 1*d.*?—Yes.

1220. How much is the interest which you demand for that?—A halfpenny a month.

1221. Is not that precisely what the law allows; could you charge more than that by law?—I could not charge more when I only lent 2*s.*; I never charge any thing but for the sum lent.

1222. You charge 2*s.* -½*d.*?—Two shillings, and a penny for the duplicate, and a halfpenny a month for every month it is in after that.

1223. You are not allowed by law to charge more than a halfpenny a month for 2*s.*?—No, neither do I.

1224. You do not charge less than you are allowed by law?—I do not charge less in that case.

1225. By entering 2*s.* 1*d.* in this book, it would appear as if you had lent a larger sum than 2*s.*, in which case you would be allowed by law to charge 1*d.*; in fact you have only lent 2*s.*; so that you are charging the full amount of what is allowed by law?—I can recover nothing by law but the halfpenny a month for that; it is the usual course of proceeding.

1226. And you never receive less than a halfpenny a month?—No.

1227. In point of fact, you do not make any deduction from that which is allowed by law?—No, not in that case.

1228. Mr. *Redington.*] Are you aware the Act binds you to enter, in a fair and regular manner, the article you receive and the sum of money you advance upon it?—Yes; and so I have there.

1229. *Chairman.*] You say you have put down 7*d.* when only 6*d.* was advanced?—That is 1*d.* for the duplicate.

1230. Does the law allow you to do that?—It would be a hard case upon a poor person if we took 1*d.* from 6*d.*, and only gave them 5*d.* in their hand.

1231. Are you entitled by law to take that 1*d.* from the poor person?—Yes, otherwise how could I be paid for the duplicate.

1232. Is there any section in the Act by which you are entitled to be paid for the duplicate, except where the goods are released?—Then I must put it down in the ticket, if not, I should forget it; if I lend 6*d.*, and the person comes at the end of three or four months, I would charge the 6*d.* that was in the duplicate.

1233. Why should you forget that you are entitled to receive 1*d.* for the duplicate at that time; is it likely that people should forget that they are entitled to a certain profit?—It would be contrary to the usual course of proceeding.

1234. Would it not be conformable to law, although it may be contrary to the usual course of proceeding?—Not that I have ever known,

1235. Mr. *Hutton.*] Have you ever paid any fee to the marshal of Dublin?—Yes.

1236. What fee?—One pound a year.

1237. Did you transmit that to him to Dublin?—I did.

1238. Have you paid any thing else at one payment?—Never to him.

1239. How long ago is it since you paid that?—Yearly; we pay it in January.

1240. You pay yearly in January 1*l.* to the marshal of Dublin?—Yes, the fees on our returns.

1241. Have you a receipt which specifies what that is for?—I have not.

1242. Have you ever transmitted returns to the marshal of Dublin?—Regularly.

1243. What returns?—Returns of the sums of money lent, and the number of pledges taken in the year.

1244. And when you transmitted that, you transmitted 20*s.* along with it?—Yes.

1245. Are there any other remarks you would wish to make as to the improvement that might be made in the present system of transacting the pawnbroking trade?—Yes; particularly that of having a new form of duplicate, and having the rate of interest plainly painted in each office, so that each pledger would see the rate of interest which he should be charged; a great evil has arisen from pawnbrokers not complying with that particular clause of the Act; if there was a fine instituted for the neglect of it, and the person informing would have a certain sum, say 1*l.* or 10*s.*, it would be of great advantage

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vantage to the poor, because they could by no means be cheated when they could see the amount to be charged for interest and duplicate placed up in the pawnbroker's office.

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1246. Did you pay 5*l.* to the clerk of the Crown at Belfast for a certificate when your security was lodged with him?—I do not recollect what I paid; I think it was about 8*l.*

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*Martis, 29° die Maii,* 1838.

MEMBERS PRESENT:

Mr. Beamish
Mr. Emerson Tennent.
Mr. Corry.
Mr. Hutton.
Mr. Roche.
Mr. Redington.
Mr. Lucas.
Captain Meynell.
Sir William Somerville.

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

Mr. *Arthur Aikin,* called in; and Examined.

Mr. *Arthur Aikin.*

29 May 1838.

1247. *Chairman.*] YOU are a pawnbroker, I believe, in Belfast?—I am.

1248. Have you been long in business?—I think about 22 or 23 years.

1249. Have you been deputed by the trade at Belfast to represent their sentiments before this Committee?—I have.

1250. Was there a difference in the trade as to who should speak their sentiments?—There was.

1251. But the majority of them, you conceive, wished that you should come over here?—The difference between them was about a license; they differed about a license being put upon the trade; the one party was for a license and the other was not for it.

1252. You mean, that one party was anxious that a sum of money should be paid annually for a license, and the other party wished that that license should be granted without any charge?—They did.

1253. What was the object of that part of the trade which desired to see an annual sum paid for a license?—There has a bad impression gone about of the trade with regard to stolen articles and different things in that way; and those that objected to the license we considered were the persons who acted badly for the trade.

1254. What was your object in wishing the trade to be subject to a payment annually on taking out a license?—We considered that the auction duty was to be done away with; that it would be in lieu of the duty, and to pay the inspectors.

1255. What sum do you think the trade of Belfast could afford to pay for each license?—We were thinking about 50*l.* a year.

1256. Do you think any mode of annual inspection, which should enforce a proper system of keeping accounts of goods that are pawned, would be beneficial to the public and not injurious to the trade?—I think it would.

1257. Such a system as would enable any magistrate or any person pawning goods to trace precisely what has become of his goods, from the period of pawning to the period of forfeit and sale?—Yes, that does exist at present under the present Act; it can be very easily done under the present Act.

1258. But do you think that the books kept by the smaller pawnbrokers are kept in such a way as would enable a person to ascertain in every instance what had become of the articles that were pledged by him?—I do think they are not.

1259. Your books are so kept, but other persons in the trade are not so particular as to the way of keeping their books?—I think, with the greater part of the trade, the books are kept pretty fairly, but with some they are not kept well.

1260. Do you think that any persons in the trade charge a higher rate of interest than you do?—I have heard complaints made of their charging a higher rate of interest, but I have no opportunity of knowing whether they do or not.



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Mr. *Arthur Aikin.*

29 May 1838.

1261. Will you have the goodness to show the Committee the books which you are in the habit of keeping?—

[*The Witness produced the books.*]

1262. This is your day-book; the first column is the number of the duplicate, the next is the name of the party, the third is the residence, the fourth is the description of goods, and the fifth column contains the sum which you lend upon the article?—Exactly so.

1263. I see in this entry, where 2*s.* has been lent, that you mark down 2*s.* 1*d.*; is hat the universal custom in Belfast?—It is.

1264. Do you consider that legal?—We always do that.

1265. Do you always charge the price which you intend the borrower to pay for the duplicate as if it was cash lent to him?—Yes.

1266. You must be aware, of course, that the inserting that penny, as if it were money lent, gives you an opportunity of charging 6*d.* additional at the end of the year, provided his goods are not released at the end of 12 months?—We never do any thing of the kind; we charge only one halfpenny a month.

1267. You charge one halfpenny a month for 2*s.*?—Exactly.

1268. Though you are entitled, by law, to charge double that sum when 2*s.*1*d.* has been lent?—No, we are not; we never consider ourselves entitled to any such thing, and we do not do it.

1269. Mr. *Tennent.*] Do you speak of your own trade?—I speak of the general part of the trade in the town; I have heard it said that some have charged upon it, but it is not the general rule of the trade.

1270. Mr. *Hutton.*] But when the sum of 2*s.* 1*d.* lent is entered in your books, you are, by law, entitled to charge double what you would charge if only 2*s.* was entered in your book?—I do not think we are.

1271. *Chairman.*] When the pawner accounts with you for the interest, at the end of one month, what charge do you make him for a loan of 2*s.*?—Two shillings and three halfpence.

1272. Being 1*d.* for the duplicate, and a halfpenny for the interest?—Yes.

1273–4. If he has paid for the duplicate at the time of pawning the article, why do you charge him again?—It is not the custom, in Belfast, to pay for the duplicate at the time of pawning; we never have any money taken at the time of pawning.

1275–6. Mr. *Roche.*] Does the insertion of that penny, in addition to the 2*s.*, lead to any increase of interest by making it exceed the 2*s.* advanced?—I have heard people say that it does.

1277. You do not, yourself, take any advantage of it?—I do not.

1278. *Chairman.*] Will you produce your releasing-book, to prove to the Committee that you charge only in the way you mention?—I have no releasing-book.

1279. How do you transact your business without a releasing-book?—We have none but my own family doing the business, and we have no occasion for a releasing-book for ourselves.

1280. You charge what you consider fair, but make no entry, in order to prove to the magistrates that that is all you receive?—No, we keep no releasing-book, nor ever did; and I do not think any in the town keep a releasing-book.

1281. How is it possible to prove, before any of the authorities, the sum that you charge for interest?—We never came before the authorities on any such question, for we always charge all that is regular.

1282. Supposing you were to charge more than the legal rate of interest, you admit that there is no way of checking you in that charge?—No, I think not.

1283. Supposing the ticket is lost, how can you satisfy a poor person that his goods are released?—We look for the article, and get it for them, if it be not released upon the ticket.

1284. If you have no releasing-books to show that the article has been already released by somebody else, how can you prove to him that the goods have been given up by you?—We keep the month's tickets together, and we examine the tickets when parties apply.

1285. Are the tickets filed in such a way as to enable you to ascertain, for the poor persons, when and how their goods were released?—They are; they are all put upon a file.

1286. You

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Mr. *Arthur Aikin.*

29 May 1838.

1286. You do not destroy the tickets at the end of the day, in order to prevent to possibility of their being purloined and the goods demanded again?—No, we do not do any thing of the kind.

1287. Do you keep a sale-book to show what becomes of the articles which have been forfeited?—I do.

1288. Will you have the goodness to produce it to the Committee?—

[*The Witness produced the same.*]

1289. Is this sale-book kept by you?—It is kept by the auctioneer.

1290. Do you keep one yourself?—No.

1291. Then how can you inform any party who comes for information to your house, respecting the sale of the goods, when and how they were disposed of?—We always sell the goods when they have been 12 or 13 months in.

1292. But how can you inform any party who comes to your house the precise way in which their goods were disposed of, and the amount for which they were sold?—They may refer to the auctioneer's book.

1293. They cannot obtain that information from any document that you keep in your house?—We know by the month's tickets when the goods are taken to sell.

1294. How can you tell how much they fetched at the sale?—That book tells.

1295. Then you mean to say, that you refer the pawner to the auctioneer for further information upon the subject?—We do.

1296. Do you never sell any articles in your own house, without first sending them to the auction-room?—We never do.

1297. Do you ever buy goods in at the auction?—Very rarely.

1298. Do you sell any goods whatever by retail in your shop?—Some odd goods, if we are obliged to buy in some articles that we cannot get sold, but very few.

1299. What class of articles are they; are they principally the better description of articles or an inferior description?—They are the more inferior description.

1300. Up to what amount of value, generally?—Such as women's gowns and coats, and different articles which we are obliged to buy in.

1301. Up to what amount of value?—There may be some articles not more than 1*s.* 6*d.* value, and some as high as 7*s.* 6*d.*

1302. From 1*s.* 6*d.* to 7*s.* 6*d.*?—Yes.

1303. Do you agree with the recommendations that have been made by Mr. Homan for the improvement of the trade?—Some of them I would agree with, and some I would not; I would not allow the trader the liberty of selling the articles as he pleases in the way he mentioned yesterday.

1304. Do you think it is better for all the parties that the trader should be obliged always to take the goods to auction?—I do.

1305. Do you think there would be any difficulty in his keeping a proper book to inform the customer what became of those goods at auction?—I think it is only right.

1306. Do you think it is possible for you to give notice to any person, in writing on his duplicate, of the day on which any article forfeited will be sent to sale?—I think it would be only right; there is the form of the notice we always send [*producing the same.*]

1307. Mr. *Hutton.*] With reference to this book which you have given in, I observe in every case in which 10*s.* has been lent, there is a charge put down in the column of 10*s.* 2*d.*; is the 2*d.* for the duplicate?—It is.

1308. Are you aware that by the Act you have no right to charge more than 1*d.* for the duplicate?—I was not till I heard it in this Committee-room.

1309. Would it not be your duty, or the duty of any body conducting this business, to understand what price you have a right to charge, and what you have not?—I always considered we were legally entitled to 2*d.* for a ticket upon 10*s.*

1310. It appears here that you have uniformly charged 2*d.* for 10*s.*?—Yes.

1311. And 4*d.* for 2*l.*?—Yes.

1312. Instead of 2*d.*?—No, 4*d.* is allowed upon 2*l.*

1313. Twopence, if above 10*s.* and not more than 40*s.*?—Yes.

1314. So that there appear to be a great number of overcharges in this book?—If it is an overcharge, it is all right; we all do it.

1315. How do you make it right?—We charge 2*d.* for the 10*s.* and 4*d.* for the 40*s.*



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Mr. *Arthur Aikin.*

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1316. *Chairman.*] That is to say, it is the general custom of the trade, and you conceive it is authorized by law?—Yes.

1317. Mr. *Lucas.*] It is a charge which you regularly make, not according to your fancy, but according to what you consider to be right?—Yes, regularly; we always make it.

1318. The same to everybody according to the amount?—Yes.

1319. Mr. *Hutton.*] You say you keep no book but a day-book; if a person comes to claim a surplus, you refer him to the auctioneer; do you think that it is right, when a person claims a surplus for an article left with you in pawn, that you should give him the trouble of going to another place and searching another person's books, when the law requires you to keep books to satisfy him?—He has not far to go; but the books are always kept with the auctioneer.

1320. Answer the question put to you; do you think it right that you should send this man to another house to make inquiries, when the law states that you should be able to satisfy him yourself?—It is the custom of the trade there.

1321. In point of fact, do many persons come to obtain a surplus?—They do, indeed.

1322. How many pawnbrokers are there in Belfast?—Forty-six or 47.

1323. Then this auctioneer has to keep an account of the sales of all those pawnbrokers?—No, he has not; he has only to keep an account of the sales of those that he sells for.

1324. How many does he sell for?—I cannot tell; I should think for the greater part of them.

1325. You are aware that it must be more difficult for him to find out the entry and satisfy a person who has pledged articles with you than it would be for you to do it?—His clerk gets 1 *d.* for every examination.

1326. Mr. *Redington.*] Are you aware that the law obliges you to keep a sale-book?—I am; but we consider that the book which is kept there is quite sufficient.

1327. Mr. *Tennent.*] What return does the auctioneer make of his sale?—He just adds up the book at night, and whatever the sale comes to I get the money from him.

1328. Does he not furnish you with a return of the articles sold and the prices?—Yes.

1329. Would you not, in the event of the pawner calling upon you for information, refer to that and satisfy them?—That is merely an account of the amount of things the auctioneer has sold; he takes his fees and the duty, and pays me the remainder.

1330. When an article has been disposed of so as to leave a surplus upon the money originally lent upon it, what is the proceeding of the auctioneer in that case?—When they come with a ticket to me or to the office, if they are told that the article is sold, they go to Mr. Devlin's office, and his clerk can count up the interest as well as we can.

1331. Does Mr. Devlin give them a certificate of the amount?—He writes on the back of the ticket if any overplus is coming, and it is paid directly.

1332. *Chairman.*] In how many cases have you paid overplus?—Very often; I have no sales that I do not pay overplus.

1333. What proportion in the course of a year?—I suppose we may have from four to six sales in a year.

1334. What proportion of the goods at the sales yield an overplus?—The good articles will always yield an overplus, such as plate and watches.

1335. What proportion in number?—Not very many.

1336. Mr. *Tennent.*] You do not find that overplus claimed in every instance?—No; sometimes it is not.

1337. What proportion do the instances in which it is claimed bear to those in which it is not?—The greater part is claimed, but sometimes it is not.

1338. Sir *W. Somerville.*] If it is not claimed, do you make any effort to find out the person?—No.

1339. Mr. *Tennent.*] You say there are 46 or 47 pawnbrokers in Belfast; are you aware of the necessity of their entering into a bond with sureties for an obedience to the law, and depositing that with a public officer; are you likewise aware, that, in a vast majority of instances at Belfast, that has not been complied with by pawnbrokers?—Yes.

1340. Have you yourself complied with that?—I have.

1341. Have

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Mr. *Arthur Askin.*

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1341. Have you then deposited a bond in conformity with the law?—I have.

1342. Do you remember how many bonds were deposited upon that occasion?—Four.

1343. One entered into by yourself, and one by each of the three sureties; were each of those four bonds on a separate stamp?—They were; at least I think so.

1344. Does the law require that, are you aware?—I am not aware of the law of the case.

1345. Are you aware that the greater number of pawnbrokers in Belfast have evaded this law, and have not deposited this bond as required?—I think some of them have not deposited the bond.

1346. Can you account for the system under which this has occurred?—It arose from the negligence of the town clerk; he gets the money, and one hears no more of it.

1347. Do you mean that the town clerk merely receives the fees for the bond and fails to see it perfected?—The town clerk gives in an order at the back, and he writes to Mr. Butler and gets some surety for him, and the party just begins his business, and there are no more bonds or any thing else; the fees are paid.

1348. Mr. *Roche.*] What proportion of the supposed value are you in the habit of advancing upon articles?—Sometimes we lend over the value.

1349. Upon what principle; are you not liable to lose upon that?—We are, but we lend very high upon them, because there are so many in the trade.

1350. Mr. *Beamish.*] What duty do you pay upon the bond?—I think it was 10*l.* that I paid.

1351. What are you bound by law to pay?—Not any thing amounting to that; I think 4*l.* 5*s.* is the cost it should be.

1352. Mr. *Tennent.*] Was that 10*l.* for costs?—For filling the bond.

1353. Are you aware whether it has been the habit to fill those bonds after the duty has been so paid?—I do not think any have been filled regularly in the last four or five years.

1354. Though a charge has been made for the filling of that bond?—Yes; but in some instances there is more than that charged.

1355. Mr *Lucas.*] Does the town clerk receive the fee?—He does.

1356. Sir *W. Somerville.*] He receives this fee without ever filling up the bond?—He does.

1357. Mr. *Tennent.*] Do you conceive, if that bond were properly enforced, it would have a considerable effect in regulating the trade, and producing a conformity with the law?—I do think it would.

1358. Is it your opinion that the irregularity, which had crept into the trade, had arisen from a laxity in the dealer, and from those bonds not being filled up?—I do think it arises from that.

1359. Why do you think so?—I knew a man that was in the pawnbroking business at Belfast, and he sold off all the things that he had, and went out of the country.

1360. Was that man named Hill?—Yes.

1361. *Chairman.*] What was the value of the goods?—I do not know; I know that he sold them off; there was a good stock.

1362. Were there 500*l.* worth?—I cannot say that.

1363. Is there any penalty against a man doing that?—There is, if it could be enforced, I believe.

1364. Mr. *Tennent.* Do you think that any disadvantageous consequences arise from the present unrestricted hours at which pawnbrokers are permitted to keep their houses open?—I do think, above all things, they ought to be obliged to keep their hours.

1365. What evils do you conceive to arise from the present system?—For instance, if there is any thing stolen, the greater part are taken at night, and if a pawnbroker has his place open at half-past six or seven in the morning, before people are up or able to look after them, the things are pawned; but if they were not to open their houses till nine, they might have notice given them, and the things might be got back.

1366. And would the same objection hold to keeping them open at unseasonable hours at night?—Yes.

1367. Do you conceive that the pawnbrokers themselves would make any serious opposition to the limitation of the hours?—The magistrates, at one time, complained; but they could not succeed.



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Mr. *Arthur Aikin.*

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1368. Are you aware of any pawnbrokers' offices being kept in connexion with public houses?—There are a great many of them.

1369. Who hold two licenses?—Some hold three licenses; there are two pawnbrokers' shops and a public-house besides, owned by the same person.

1370. Mr. *Beamish.*] You said that you gave sureties when you entered into your bond?—I did.

1371. What were their names?—My father was one; William Aikin and old John Miller, of Barry-street, and my father-in-law, James Foster.

1372. Mr. *Hutton.*] How many of those sureties are living?—They are all three living.

1373. Mr. *Tennent.*] Are you aware whether any night sales are at present permitted in Belfast, by auctioneers?—There are.

1374. Is that contrary to the provisions of the law?—It is.

1375. *Chairman.*] Does the auctioneer whom you employ ever sell any goods by night?—He does not.

1376. Mr. *Redington.*] What is his name?—Devlin.

1377. Mr. *Tennent.*] Within what time, after the expiration of the period within which goods would be redeemable, do you generally sell them?—We hold goods over for a year; and it is the rule generally in Belfast.

1378. *Chairman.*] If you hold them for more than a year, and the goods are redeemed by the pawner, do you charge interest for only 12 months?—We charge interest up to whatever time they are taken up.

1379. If notice is given to the pawners that the goods will be retained for only 12 months, do not you think it would be fair that the pawnbroker should be limited to 12 months' interest upon the loan?—I think it would be well; I do not think it is a good job to hold them over.

1380. Then you would not think it a hardship if no interest was chargeable after 12 months, so as to give the pawnbroker an inducement to sell goods off at a certain time?—I think if no interest was charged after 12 months, there would be no doubt of the goods being sold.

1381. Which would be better for both parties?—Yes.

1382. Mr. *Tennent.*] Is it the custom in Belfast, generally, to sell the goods deposited with the pawnbroker in the town, or to sell them at a distance from the town?—We always sell them in the town.

1383. Does that practice prevail in the country?—The greater part of them sell them in the town.

1384. Have you never yourself sent goods to a distance to be sold?—Sometimes I did take goods to Lisburn.

1385. Was it after having failed to sell them in Belfast?—It was a good many years ago.

1386. Was it the same auctioneer who accompanied the goods from Belfast to Lisburn?—No, it was not this auctioneer, but the man who has since gone to America, of the name of Mahoney; but he was regularly appointed.

1387. In the event of the party who pawned those goods wishing to trace them, would it not have been extremely inconvenient to follow them to Lisburn?—The goods were sold the same as at Belfast.

1388. Where?—At Lisburn.

1389. Would it not be inconvenient to follow them?—The books came home to Belfast, to his house.

1390. Then it was the Belfast auctioneer who sold them at Lisburn?—Yes.

1391. *Chairman.*] What is the size of the ticket that you give as a duplicate with the goods?—I will show you one.

[*The Witness produced one.*]

1392. Is that larger or smaller than those which are given in London?—That is a London ticket, and that is my ticket [*producing the same*].

1393. Though this is smaller, the material of which it is composed, being card, seems to be much stronger and less liable to be worn out than yours?—It is stronger; but any of them will wear for a year and more.

1394. Mr. *Beamish.*] You stated that you paid 10*l.* for a bond, and many paid more; and you were asked what you were bound by law to pay, and you said 4*l.* 5*s.*; have you ever referred to the clause to see what it was?—No.

1395. Were you satisfied to pay what was demanded?—Yes, and all that go to take out a license pay what they are asked.

1396. It

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Mr. *Arthur Aikin.*

29 May 1838.

1396. It appears, by reference to the 39th section, that 6*s.* 8*d.* is all that they are entitled to for filling in the bond, and the stamp is then about 10*s.*; so that by reference to the law they have only a right to charge you 16*s.* 8*d.*?—I think it is more than 16*s.* 8*d.*; the system of granting licenses has been very irregular.

1397. Sir *W. Somerville.*] What is the amount of the stamp?—I do not know.

1398. Mr. *Redington.*] You stated that some pawnbrokers in Belfast have likewise spirit licenses; have you known a penalty levied against them for having spirit licenses as well as pawn licenses?—I never knew such a case.

Mr. *James Welsh*, called in; and Examined.

Mr. *James Welsh.*

1399. *Chairman.*] ARE you a pawnbroker in Galway?—I am.

1400. How long have you been in the trade?—Nearly 11 years.

1401. What amount of capital have you in the trade?—I dare say at present about 1,700*l.*

1402. Were you deputed by the other pawnbrokers in Galway to speak their sentiments before this Committee?—Yes.

1403. How many pawnbrokers are there in Galway?—There are eight on the returns, and there are nine doing business; there is one not on the returns.

1404. Are the pawnbrokers in Galway willing that the trade should be subject to regulations, in order to compel every individual of the trade to comply with the provisions of the existing law?—I think so.

1405. Are they anxious that there should be a license renewable upon good conduct, and which could be refused in case any contravention of the law was practised?—We were not aware of what alterations would be made when I left, but I dare say they would; the generality of them would comply with the license; the most respectable portion of them.

1406. Would they be desirous that there should be a sum paid for that license, or that it should be given gratuitously?—I think they would rather have it paid for.

1407. To what amount would they wish the tax to be raised?—I think, according to the population of Galway, about 20*l.*

1408. Which should be in lieu of the duty at present paid upon auctions?—We have nothing to do with the duty; the auctioneer always pays that duty, according to the amount sold at auction.

1409. But your goods fetch less in proportion to the amount of duty which is paid upon them?—I do not find it on my sales; I cannot grumble at the sales.

1410. Do you also wish that the pawnbrokers should be compelled to keep the hours required by law?—Yes.

1411. Have you ever known of articles taken in at Galway beyond the legal hours?—Yes, and I have known of several of the pawnbrokers being summoned to the magistrates' office at different times for taking before and after hours.

1412. Do the pawnbrokers who have done so still carry on business?—They do.

1413. Do you find it a great hardship upon you, who are inclined to comply with the provisions of the law in that respect?—I do find it a great hardship; they have summoned some of the parties, and got them fined for keeping irregular hours.

1414. Do you keep a table of interest hung up in your shop?—I do, and a large sheet attached to that, in large printed letters, signifying to the public that if there is an overplus after the sale, they are entitled to it; and to come there with their tickets.

1415. How long has that notice been put up there?—I believe for nearly five years.

1416. Do you find, practically speaking, that they often come to look for the overplus?—They do.

1417. Do you think that all the pawnbrokers in Galway are equally ready to pay over the overplus to the pawner in case his goods fetch an overplus?—I am not aware; I have heard some of the public grumble and say that they considered that their goods ought to have brought more than the money they borrowed upon them.

1418. Do you ever sell any goods on your own premises?—Always on my own premises.



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*Mr. James Welsh.*

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1419. Is the auction always carried on on your own premises?—Yes, in the office I do business in.

1420. Who is the auctioneer?—A man of the name of Michael Mangen.

1421. Is he in your employment?—No.

1422. Does he keep no sale-room of his own?—He keeps no sale-room.

1423. Does he keep a book in his own office with an account of the sales he has effected upon your premises?—He takes a copy of the sale made in the office with him, for which he pays duty, as he informs me, to the excise; the excise are very sharp in Galway, and in many instances they send a man to see what the amount of the sale comes to; they are afraid that the auctioneer would deny paying the whole of the duty; they refer to our sale-books after the sale is done.

1424. Mr. *Redington.*] Do you keep a sale-book as well as the auctioneer?—Yes.

1425. *Chairman.*] Is the sale-book that is kept by the auctioneer often referred to by the person who has pawned goods, after they have been forfeited?—Yes, many times; in one instance I have known a person, that is in the case of a ring, about 12 months back; the person who pawned it came to inquire for it, and the person whom it was pawned with said it was sold; he required to see the sale-book, and it appeared to be sold on it; and the woman referred to the auctioneer, and he said he sold no such thing at the auction; so that the consequence was, that the pawnbroker was summoned to the magistrates' office, and obliged to pay the amount of what the ring cost, the money which she swore to.

1426. Mr. *Hutton.*] It was falsely entered in the sale-book?—Yes.

1427. *Chairman.*] Does that individual still continue to exercise the trade of a pawnbroker?—Yes.

1428. Notwithstanding his having been so convicted?—Yes.

1429. Do you give any notice of those sales to the individuals who pawn the goods?—We make as much noise as we can by the bellman, a fortnight or a month before the sale.

1430. Would you have any objection to give notice in writing to the individuals who might apply to you by informing them, on the back of the duplicate, the day on which the sale would be effected?—I would not; but I think it would not take any effect, particularly in Galway.

1431. You think the parties would not apply to you?—I think not; we give sufficient notice by the bellman that there will be a sale on such a day subsequent to the time that he rings; and on the day of the sale we send him about, and sometimes send a person with him for fear that he should not go, and make as much noise as he can of the sale.

1432. Do you exhibit the goods in your shop which are for sale?—I do, at least a fortnight before.

1433. With a placard?—No; the goods hanging up, and the labels on them, are as much as saying to the person who visits the office, and one neighbour may tell another that there will be a sale of the things forfeited on such a day.

1434. Supposing an offer is made you for the purchase of those goods on the spot without the auction, do you ever sell them?—Never.

1435. Mr. *Redington.*] At what time in the day is the sale held?—In the day-time, generally commencing about 12 o'clock in the day.

1436. *Chairman.*] Do the goods sell well usually?—I have no occasion to say the reverse of my sales.

1437. Do you generally realize an overplus on the sale?—Most generally, upon the average.

1438. What amount of money do you usually lend in proportion to the estimated value of the goods?—I dare say about one-half, or less.

1439. Sir *W. Somerville.*] You never lend above the value?—No, that would not do.

1440. *Chairman.*] For what period do you keep the goods where they are not redeemed?—Sometimes 18 and 19 months; I never sell under 15.

1441. Then, if a person comes to you to redeem the articles before they are sold, at the end of 16 or 17 months, do you charge 16 or 17 months' interest upon the article?—I do.

1442. Does not that usually amount to very nearly the full value of the article?—In some cases it amounts to as much as is lent on the article.

1443. Do you not think that if you were limited to 12 months' interest, and were enabled to sell the goods at the end of 12 months, that that would be fairer both for

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for the pawner and the broker?—I would not like to be compelled to sell any thing in less than 15 months, to give three months above the 12 for the people to release their things.

1444. Would you like to be compelled to give them up at any time at which they chose to demand them before sale, upon payment of 12 months' interest only?—I should like to be confined to 15.

1445. Mr. *Hutton.*] Why do you mention 15 months as the particular time you would prefer?—To give three months time to the pawner.

1446. Is there not a particular season of the year at which you take in more goods in pawn than at another?—Yes, there is.

1447. What season?—The summer season; from this to the latter end of September.

1448. Do you not conceive that it would be more advantageous to you to sell the goods in the spring than at that time?—I do not know; I never remarked any thing of that.

1449. Is there not a certain portion of the year when persons, having goods to sell, get a higher price?—Yes.

1450. Then, would it not be most for the advantage of persons holding the goods that they should sell them at that period?—I cannot answer that, because, if we keep the goods for 18 or 20 months, persons are anxious to get their goods; they will do any thing rather than forfeit their things, particularly blanketing, and so on.

1451. *Chairman.*] You heard the evidence of Mr. Homan, do you agree with him as to the amendments which he suggested in the law?—I do; I was with him when they were writing down, and I approved of every thing contained in it.

1452. Will you have the goodness to show the books which you keep?—

[*The Witness produced the books.*]

1453. Do you keep a day-book?—Yes.

1454. A releasing-book?—No releasing-book.

1455. When you lend 2*s.* upon an article, what do you set down in your day-book as the sum lent?—That is the sum lent.

1456. You enter 2*s.* and not 2*s.* 1*d.*?—No, never.

1457. What interest do you charge upon that?—One halfpenny per month.

1458. Mr. *Hutton.*] How does it appear by this book the manner in which you get paid for your ticket, and the interest; this book merely shows the description of article, the name of the person, and the sum lent to that person; it does not show how you get reimbursed for the sum you advance?—Each day's releasing, that is, when the ticket comes in in the course of the day, from the time of opening the office in the morning till closing at seven o'clock, the clerk goes to the ticket-book and takes a ticket and puts R. D. to each.

1459. By the way in which these books are kept your clerk may charge, for any thing you know, three times the amount that he has any right to take?—He never takes money at all; I am always over the business, or some branch of my own family.

1460. But your books show nothing as to the amount you have received?—No, they do not.

1461. *Chairman.*] When you enter 2*s.* or 3*s.*, do you pay that precise sum, or do you deduct the price of the duplicate at that time?—I pay that precise sum.

1462. And do not deduct the price of the duplicate?—I do not make any charge, till the duplicate comes in to release the article.

1463. Then, you consider that entering 2*s.* 1*d.* when you only advance 2*s.*, would be illegal?—I think so, in the way that I read the Act of Parliament; because the Act of Parliament says any thing over 2*s.* and not exceeding 4*s.*, and the money lent is to be put upon the face of the ticket.

1464. Do the parties pay for the duplicate in cash at the time of pawning?—No, they do not, only when releasing.

1465. What were your profits for the last year?—I never keep an account, because I know what profits I have are safely taken care of, having no person to take out or receive but my own family.

1466. Will you have the goodness to show the Committee your sale-book?—

[*The Witness produced his sale-book.*]



1467. Is

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Mr. James Welsh.

29 May 1838.

1467. Is this book kept by yourself or by the auctioneer?—It is kept by myself, and a copy is taken of that book at each sale by the auctioneer.

1468. Mr. *Beamish.*] By this book it appears that 7*s.* was lent upon an article that has sold for 14*s.*, and you returned 3*s.* 4*d.*, that will be equal to 10*s.* 4*d.*; the difference, then, must have been the charges upon it; how do you make out those?—It is headed there, the articles belonging to the month that were sold, and you can see what date that is, and you will find that reckoning 2*d.* a month will make the charge.

1469. But you have no column showing how the charge is made?—I think that shows it clearly enough.

1470. Mr. *Hutton.*] You made a certain return to the marshal of Dublin of the business done by you; have you seen that return in the account sent in by the marshal?—I did not take much notice about it; we were never particular about it; we thought it a mere matter of form.

1471. The marshal applied to you for a return, and you sent him a return?—I sent him a sort of return which appears on the returns, but I do not think it is correct; I know that I lent more money than appears upon the face of the book.

1472. Then, according to your own account, you sent him an incorrect return?—Yes; the boy asked me if he was to go through the day-book, and I said, "You will have to go over each month and make out each month;" I enclosed a return and paid the postage, for there was a notice "No letters received at this office but post paid."

1473. Mr. *Beamish.*] What do your bonds cost you?—I believe 5*l.* or 5*l.* 10*s.*, the paying the fees and the expense.

1474. Did you make any particular inquiry as to what you were bound by law to pay?—I did not; I left it to the town clerk; he told me the price of the bonds and his charges upon filling them.

1475. And you paid him, in fact, whatever he demanded?—I would not; I would scrutinize if I thought he was charging too much.

1476. How could you know that, unless you inquired?—I inquired in Limerick, and I was asked 10 guineas for what I got in Galway for 5*l.* or 5*l.* 10*s.*

1477. Can you state 10 years ago what number of pawnbrokers there were?—Not more that four, I believe.

1478. Then within the last 10 years they have increased 100 per cent.?—Yes.

1479. Mr. *Redington.*] Is not one of your sureties a pawnbroker?—No, he is not.

1480. Is not Murray your surety?—Yes, but Timothy Murray is my surety; he is not a pawnbroker.

1481. *Chairman.*] Did you keep a day-book similar to this before the year at which this commences?—Yes, I did; that commences on the 6th of December 1837.

1482. Did you keep a similar book the year before?—It always goes in succession.

1483. Have you always omitted to enter the residence of the party pawning, as I see you have done invariably in this book?—I have, for these six or seven years, for this reason: if I asked "Where do you live; in what part of the town?" they would say, "What is it to you?" as if they were afraid of having the police sent to them, so that I got tired of asking them the question; in fact, they used to be so displeased, that I thought it unnecessary to be asking.

1484. Mr. *Redington.*] Are you aware of any pawnbrokers in Galway that have spirit licenses?—None.

1485. *Chairman.*] I see you have lent 15*l.* upon a gold watch and chain; do you frequently lend over the sum of 10*l.*?—Not very often.

1486. You are not restrained by the terms of the law in that respect?—No, I would run the risk; I know very well that I could not charge more than six per cent. over 10*l.*

1487. But, practically, you have never known that restriction enforced against you?—Never; I believe it is embodied in that paper of Mr. Homan's, that we require to be allowed to lend larger sums than 10*l.*

1488. Are there any other observations which you wish to make?—No, none.

Mr. *William Long*, called in; and Examined.

Mr. *William Long.*

1489. *Chairman.*] ARE you a pawnbroker?—Yes.

1490. Where?—In Cork.

1491. How long have you been in the trade?—I think about 16 years.

1492. All

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Mr. *William Long.*

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1492. All the time at Cork?—Not a pawnbroker all the time at Cork; it is about 16 years since I commenced at Cove.

1493. Are you chairman of the pawnbrokers' society in Cork?—Yes.

1494. What was that society formed for?—I cannot say what it was formed for, but on this occasion we thought it necessary to meet; but there is a committee which keeps us within the regularity of hours particularly.

1495. What other irregularity do they endeavour to prevent besides that of hours?—They do not interfere particularly with any thing else; they generally reprove any thing they may see wrong, but we have had no occasion to do so; if there were any thing wrong, they are ready to do so.

1496. How many pawnbrokers are there at Cork?—I think there are 40 to 45 following the business.

1497. Mr. *Redington.*] Do they all belong to that society?—They do, more or less; there are some more attentive in their attendance than others.

1498. *Chairman.*] Were you deputed by the pawnbrokers to state their sentiments before the Committee?—Yes.

1499. Do you approve of the recommendations which were handed in by Mr. Homan, of Limerick, for the alteration of the regulations of the trade?—Not fully.

1500. In what particulars do you disagree with him?—If I saw the regulations again, I should be more exact in pointing them out. There is one thing in it which I recollect I objected to, that of having goods sold at a certain time, whether the pawner wished it or not, and the pawnbroker was allowed to charge interest for a certain period only; whereas I think that, on the written request of the pawner, they ought to be kept back.

1501. In case that written request is not put in, you see no harm in the pawnbroker being compelled to limit his interest to that number of months which he promises to keep the goods?—Certainly, there is no harm in it; the only thing is this, that it compels the pawnbroker to bring the goods to sale at a certain time.

1502. It will only compel pawnbrokers to bring the goods to sale in case the pawner does not give in a written notice requesting him to keep them longer, and in case he finds it more profitable to sell the goods than to keep them without charging interest for them?—It may be more profitable under circumstances for him to sell them, but a certain class of goods must meet their own seasons; it would be impossible to sell heavy goods at this season, or light goods in the winter season; a muslin gown would sell very badly in a December day, and this would be a bad time to bring blankets to sale; you must meet the season with the description of goods you bring in.

1503. But if you give notice that you will sell the goods at the end of a certain number of months, is it not a great hardship, if, for your own convenience you keep them longer in order to have a better sale, that the pawner should be charged interest for that which is only done for your benefit?—Yes, it may in some instances, but it is an indulgence of which I never heard a complaint; quite the reverse; I always found the public grateful for keeping over their goods.

1504. In case there is an overplus coming to the pawner, do you think that he would feel grateful for having double the amount of interest charged him as his deduction from that overplus?—I think that if he considered it an advantage to have his goods sold, he would request to have them sold, and then he would have an opportunity of receiving any overplus coming to him.

1505. Is not this the practical operation of the trade at Cork, that the person who pawns goods never expects to realize any overplus upon them after the sale?—No, it is not.

1506. What number of cases have you heard of in which an overplus has been obtained by the pawner?—A great many; very frequently; it is a general practice.

1507. Can you show any book in which you have entered the number of times in which the overplus has been paid by you to the pawner?—I do not know that I can, but I believe I may show articles in the sale-book that did bring an overplus.

1508. Will you have the goodness to produce your books?—

[*The Witness produced the same.*]



1509. Are

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Mr. *William Long.*

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1509. Are these your day-book, your release-book and your sale-book?—Yes.

1510. Will you describe your day-book?—The first column is the number of the ticket; the second column, the lot in which the goods are placed; the third, the name and residence of the party pledging; the fourth is the amount advanced; and the fifth is the description of the article.

1511. When you lend a sum of 2*s.*, 3*s.* or 5*s.*, do you exactly enter here 2*s.*, 3*s.* or 5*s.*; and do you ask, from the party pledging, payment of the duplicate at the time of pledging?—We do not; that is the actual sum advanced.

1512. I see here 2*s.* 1*d.* in one instance advanced to Catherine Graham; did you advance actually 2*s.* 1*d.*, or was it 2*s.*, and 1*d.* for the duplicate?—Two shillings and one penny were actually advanced; every amount is entered as the actual amount advanced.

1513. Do you think that she was aware that the advance of one additional penny would oblige her to double the interest per month?—I do not know whether she was aware of it, but it is very likely that that sum of money was a release of some other article, that she gave that ticket to release another pledge.

1514. What amount do you enter upon the ticket when you enter 2*s.* here?—Two shillings and one penny.

1515. Do you calculate the interest upon the ticket or upon the charge in this book?—It is quite immaterial; we charge the calculation upon the ticket.

1516. Then you charge the calculation at the rate of 1*d.* per month for 2*s.*?—Yes.

1517. Mr. *Hutton.*] Then, in point of fact, this book is not a copy of the entry made on the duplicate which you give?—It is, exactly; only the amount of charge for the duplicate is added on the duplicate.

1518. The amount of the duplicate is put on the ticket, and interest is charged on a sum specified in the ticket different from the sum specified in this book?—Different by the amount of the duplicate.

1519. The amount of that duplicate being 1*d.*, has frequently the effect of doubling the charge of interest to the person pawning?—Not frequently.

1520. Sometimes?—Not at any time.

1521. In this case the sum lent is 2*s.*, if you were to calculate one month's interest as upon this entry, it would be one halfpenny?—It would be 1*d.*

1522. The Act says a halfpenny, does it not?—But the Act was passed in English currency, and the advance in English currency raised it above the stipulated sum.

1523. Is not the interest on English currency charged in English currency?—Yes.

1524. And the interest on Irish currency is charged in Irish currency?—Yes.

1525. Therefore the relative proportion of one to the other is exactly the same whether English or Irish?—Yes, but the Act was passed in Irish currency, and the advance of English currency raised it above the stipulated amount.

1526. *Chairman.*] What used you to charge before the currency was changed?—Always the same.

1527. When 10*s.* is lent, what sum do you put upon the ticket?—Ten shillings and twopence.

1528. Are you not aware that by law the sum lent must exceed 10*s.* before the charge of 2*d.* for the duplicate becomes legal?—The sum does exceed it when the duplicate is given.

1529. Mr. *Beamish.*] Do you conceive that at the time of giving the duplicate you are entitled to add the amount of that?—There is no question of it; we have had legal opinion upon it more than once, and it was always the same.

1530. *Chairman.*] Or rather, did the legal opinion intimate to you that the difficulty of getting the penalty under the existing state of the law was such, that you could charge what you pleased with impunity?—By no means; quite the reverse.

1531. Can you produce to the Committee the case and the opinion upon it, and inform the Committee the name of the lawyer who gave that opinion?—I believe it is Mr. M'Carty.

1532. Is that gentleman dead?—He is.

1533. Do you charge any thing for loans of sums under 1*s.*?—No.

1534. A penny for the duplicate?—I charge only 1*d.*; many offices in Cork but one halfpenny for the duplicate.

1535. Mr.

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1535. Mr. *Hutton.*] As the trouble of making out a duplicate for 10 *s.* and 5 *s.* is exactly the same, do you see any reason for making a double charge for a duplicate for the higher sum?—The trouble of making out a duplicate is exactly the same; but, when the amount of property is greater, it requires more trouble in storing, and it is for the labour of storing and of making it out that the higher sum is charged.

1536. You are paid for that trouble by the high interest you get upon that sum, and the larger the sum the greater the amount of interest?—The less the amount of interest.

1537. The less proportionally to the amount, but the actual sum is greater?—Yes.

1538. Therefore, as the charge is made for the trouble of storing and of writing out the ticket, do you not conceive that it would be a more just plan to have one uniform price for all tickets?—No, I do not.

1539. *Chairman.*] Will you have the goodness to show the Committee your sale books?—

[*The Witness produced the same.*]

1540. How long has this sale-book been kept?—One auction.

1541. Did you ever keep a sale-book before?—Yes, I have brought the other with me that you may refer from one to the other.

1542. You never enter here the name of the person whose goods are sold?—No, we never do; we merely enter the number, the article, the amount lent and sold for.

1543. What was the result of the sales entered in this book?—The articles upon which 117 *l.* 17 *s.* 11½ *d.* had been advanced by me were sold as entered in this sale book for 104 *l.* 2 *s.* 11 *d.* without charging expenses or interest or ticket money; I lost 13 *l.* 15 *s.* 0½ *d.* on the first advance of that sale.

1544. Besides the amount of labour which you had incurred by that transaction?—Yes, besides the expense of auction and the tickets and every other expense, I was short of the principal.

1545. Will you have the goodness to produce your former auction book?—

[*The Witness produced the same.*]

1546. Will you have the goodness to show the Committee any instance in which you incurred a loss upon the goods sold before the date of the other book?—I have no sale in which I had actual losses but the last two sales; I had no loss upon any sale for these five years except these last two sales; that is if I do not add the expenses; but if the expenses are deducted from the amount received, I think it would then leave a loss.

1547. And if the interest and ticket money were also added, there would be a considerable additional loss?—It would not go any thing near it; I never saw an auction that would pay me as long as I have been in business.

1548. Mr. *Hutton.*] And if you returned the surplus in the individual cases where a surplus was received, your loss would, of course, have been still greater?—And it is still greater than it appears here, for I have returned the surplus in some cases.

1549. *Chairman.*] But, generally speaking, you set the profit that is gained upon one set of articles against the loss which is sustained by you upon others, and, to a certain degree, as the overplus is not always claimed, the balance is more in favour of the sale than it otherwise would be?—That is only when the surplus is not claimed; but there is no instance of it being claimed that it is not returned.

1550. But it is very frequently not claimed?—It is very frequently not claimed, particularly in small amounts, but in large amounts it is seldom left unlooked for.

1551. We cannot see any entry of plate in these sale-books by auction; how do you sell your plate?—Every article pledged in the book is either sold by auction and appears in this book, or is in store; there is no one article comes into the office that is not entered in the sale-book, or it is in stock.

1552. Mr. *Beamish.*] Every thing pledged with you appears in this book?—Yes.

1553. *Chairman.*] Is it the same auctioneer who sells the plate and the soft goods?—No.

1554. How then can you maintain that they are all entered in one book?—The person who sells the plate gives a bill for it when they are small articles; it is the same auctioneer who sells them as the other goods; but when they are large, the auctioneer gives a bill, and it is transferred from his bill to the book.



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1555. But I cannot see that entry in your book; will you have the goodness to show it to me?—Here is a sale of watches [*the Witness pointed out the same*].

1556. But as the names of the individuals to whom the watches belong are not entered, how can we ascertain by looking at this book that the numbers upon the watches may not have been changed, so as to prevent the owners from identifying the articles and obtaining any overplus upon them?—I will show you that; the owner gets a duplicate from the day-book, with the number and amount; the number and amount in the ticket correspond with the advance-book, and consequently he has only to refer to the other to see that it is right.

1557. But in case the number was changed from one watch to another, how could he ascertain, as there is no description of the watch, that his watch was the one that sold for a higher price?—I think if we were to change the numbers on the watches then we may deceive them; but I am not in the habit of doing so, and never knew or heard of an instance.

1558. Do you ever sell articles by retail in your shop?—We do sell articles by retail in the shop, such as hats and shoes and boots; those are the only articles of soft goods; there are plenty of them left from the auction for sale.

1559. But do you not often sell articles in your shop which you do not send to auction?—Only of the description I speak of.

1560. Mr. *Beamish.*] Do all the pawnbrokers in Cork enter into a bond according to the Act?—Yes, every one, I believe.

1561. What amount do they pay to the town clerk for the bond?—Some have paid more and some less.

1562. What amount did you pay?—Seven pounds for each.

1563. *Chairman.*] Has anybody asked you to subscribe money to defray any opposition to the inquiry before this Committee?—I do not think it was with the view of affording any opposition to it; Mr. Butler wrote to me for the purpose of defraying expenses, but he did not mention his intention of affording it any opposition.

1564. Mr. *Hutton.*] What expenses?—His expenses of coming here, and paying counsel, if he should think it necessary.

1565. *Chairman.*] Can you produce the letter?—Not now, I cannot.

1566. Did you show it to the pawnbrokers in Cork?—I did.

1567. Did you send any money?—I did not.

1568. Will you state the substance of the letter?—The substance of the letter was, that this inquiry was to take place, and as he would have to come over, and would be under expenses, and perhaps might be under the necessity of calling in a law agent, he expected the pawnbrokers would assist him in defraying his expenses.

1569. What advantage did he state that he would be to the pawnbrokers that should induce them to defray his expenses?—Nothing more than that he would use his exertions to do so; that he had some interest, and he would use his best interest and exertion to do so.

1570. To do what?—To do the best he could for the pawnbrokers.

1571. Are the pawnbrokers unwilling that this inquiry should go on?—No; I do not think they are.

1572. Are they desirous to see the trade properly regulated?—They would be very anxious to see it; but they were uneasy lest there might be any hostile or unfavourable inquiry take place; that it might be a partial thing.

1573. Mr. *Hutton.*] Are not you of opinion that if the fee of the marshal of Dublin was more equitably regulated in consequence of this Committee, it would be beneficial to the pawnbrokers?—I am of opinion that he is of no use at all.

1574. How much have you paid him?—I have paid him 12*s.* a year.

1575. Have you not paid him more than that?—No.

1576. Have you entered into security?—Yes.

1577. What did you pay him for entering into that security?—I do not know what he got by that; the business was with the clerk of the Crown-office, and I paid 7*l.* for three different securities, one in the county and two in the city.

1578. That is 21*l.* in all?—Yes; 7*l.* for each.

1579. At what time was this?—The first was about 1821 or 1822, the second about 1828 or 1829, and the other not long since.

1580. On what occasions; why should you have repeated that payment?—My first license was for the county, that was in Cove; my second license was for business in Cork, the second office that I opened in conjunction with my brother; he

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he withdrew himself, and when it became entirely my own property, I then thought it necessary not to carry on the business in the joint license, for fear I should be doing any thing illegal.

Mr. *William Long.*

29 May 1838.

1581. *Chairman.*] Did you ever send any returns to the marshal?—Never but one.

1582. But you have to pay him 12*s.* every year, as if he received the returns from you?—Yes.

1583. On what occasion did you send that return?—On the occasion of this inquiry coming forward.

1584. That was the first return that you sent him, though you have been in business 16 years?—Yes.

1585. How much capital have you in the business?—About 5,000*l.*; I keep continually employed 5,000*l.*

1586. How many pawns do you take in the week?—About 1,300 or 1,400 at both offices; 600 or 700 at each.

1587. After paying house-rent and taxes, and assistants, how much profit do you calculate that you have upon your capital?—I do not exactly know; I made returns, and I have not brought them with me; it makes me something over 9 per cent., not 9½.

1588. How much do your house-rent and taxes and assistants amount to?—About 360*l.* a year, for the two establishments in Cork.

1589. How much do you pay the auctioneer for selling your goods?—The auctioneer gets 6*s.* to 8*s.* a day for his trouble.

1590. Whether the goods sold amount to more or less?—Yes.

1591. In what class of life is he; is he as respectable as the auctioneers who sell goods of other descriptions?—He does sell goods of other descriptions.

1592. But, generally speaking, are the auctioneers employed by the pawnbrokers the superior class of auctioneers or not?—They are not the superior class of auctioneers in their circumstances, but there are many of them in my mind of as good character and as well-conducted in society as any other class; they may not be in as good circumstances, or in as good grade, but they are fully as high in reputation.

1593. In what way are they employed the rest of their time?—In conducting furniture and other auctions.

1594. Are any of them pawnbrokers' clerks?—There are one or two that were pawnbrokers' clerks; but I consider them the lowest grade of those.

1595. Have any of them been prosecuted lately?—Yes, I believe there have been some.

1596. What for?—I believe for the non-payment of duty.

1597. Do they keep sale-rooms themselves, or do you pay the expenses attending the sale?—One of them keeps a sale-room himself, and in general we take our own sale-room.

1598. Are they a class of persons whom you would consider would be eligible as a check over you, in case you wished to retain any overplus that was derived from the sale of the goods made by them?—I think there are many among them that, if they were in that employment, would do it justly; that is not their situation at present; they have no part in it; they have nothing to do with our returning or not returning any overplus.

1599. Do they keep a book of the sales which they make for the inspection of the pawners?—No, they do not; they take our book to copy from it to make returns to the Custom-house when our day's sale is finished; they will come to the book, and they will perhaps take it home, if we allow it, or, if not, we sit down and copy it off for them, to make returns to the Custom-house; but they are no check upon us.

1600. Do you think that it would be a great advantage if the auction-duty was done away with, and a license fee paid instead?—I do think it would be a great advantage.

1601. What amount of license do you think the Cork pawnbrokers would be inclined to pay?—It would be very difficult for me to say; they are very chequered in circumstances; but I think the Government, who would receive the amount, would be the best judges to fix the amount of the license; perhaps 40*l.* or 50*l.*



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*Mr. William Long.*
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1602. Are some of the pawnbrokers in Cork very hostile to the idea of being obliged to pay for a license?—I consider some would be; those of low circumstances would not be willing to pay a heavy license.

1603. But you think the more respectable members of the trade would wish to see a license of from 40*l.* to 50*l.* required by law?—Yes, I do; but it would be only on the principle of having the auction duty done away that they would agree to it, and on no other principle; if the auction-duty was done away with it would be a great means of inducing them to keep their books more regularly, and particularly their sale-books, and it would be a great means of their selling every thing indiscriminately by auction, rather than having the auction expenses, the duty and the auctioneer.

1604. What length of time do you think that goods ought to be kept before they are sold by auction?—I think goods may be classed in three classes; first, shoes or hats, any thing leather or edge-tools; those are articles that a small amount is lent upon, and are perishable; I think those ought to be sold in six or seven months. The other class of articles, such as soft goods, coats, and other wearables, have a right to be kept 12 months at least; and I think plate, which is not perishable, ought to be kept 15.

1605. Do you think that the interest should be allowed to run beyond the time at which the goods are noticed to be sold?—I think there ought to be interest allowed to run for a month or two after, so as to afford the pawnbroker an opportunity of making a better market.

1606. Is there any thing else which you would wish to state with reference to the subject of this inquiry?—Yes; it has been stated in the first day's evidence, that the sales were not regularly conducted by auction in some parts of the country; as far as my knowledge goes, I think I have a right to contradict it; the auction-sale is and has been conducted in Cove, Middleton, Bandon and Clonakilty; and auctioneers attend from Cork for the purpose.

1607. But do you think that all the goods that are pawned and forfeited are regularly sold at those auctions?—That I have no idea of; but I know that the auctioneers do attend, and auctions are held there; and, as far as regards Cove, I think they have been conducted in the same way there as in Cork, and, I believe, in Middleton.

1608. Mr. *Beamish.*] Are you aware whether the grand jury ever appointed a person as appraiser under the Act?—Yes, four.

1609. Were they employed by the pawnbrokers?—No.

1610. Why not?—The Act of Parliament places the power in the grand jury of appointing auctioneers in any place where they were not before exercised; they misconstrued the Act and appointed auctioneers for Cork; we showed that there was a previous exercise of auctioneers in Cork before the passing of the Act; we produced a license of Mr. Evans, an auctioneer, and we hold now, in the pawnbrokers' chest, his license.

1611. This is in reference to Cork city?—Yes.

1612. It does not apply to the county towns?—It does not, but to places where there was no auctioneer appointed before the passing of the Act.

1613. The grand jury appointed those appraisers for the purpose of acting in the county towns?—No, in the city; the city grand jury appointed.

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*Jovis*, 31° *die Maii*, 1838.

MEMBERS PRESENT:

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|---|---|
| Mr. William Roche. | Mr. Hutton. |
| Mr. Young. | Mr. Corry. |
| Mr. Beamish. | Mr. Redington. |
| Mr. E. Tennent. | |

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

Mr. *John Devlin*, called in; and Examined.

*Mr. John Devlin.*
31 May 1838.

1614. *Chairman.*] ARE you the auctioneer appointed by the county of Antrim?—I am one of them.

1615. Do you sell the pawnbrokers' pledges that have been forfeited in the town of Belfast?—I do.

1616. Is

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Mr. *John Devlin.*

31 May 1838.

1616. Is there any other person acting as auctioneer for the pawnbrokers in Belfast?—There are three more appointed, but only myself and another get the principal business.

1617. Who are the others?—One called Todd, and one called John Byrne and John Moore.

1618. What is your rate of per centage and charges?—I was the first person appointed to the situation in the county of Antrim, except that there was a man appointed previous to me who did not answer the end, and he went to America; there was a difficulty about employing us at all; but we agreed to lessen the rate of usual fees, and take five per cent. on the sales.

1619. Does that five per cent. include all charges for advertising, warehousing, entry in books, &c.?—No; the other persons, I believe, charge the pawnbrokers with room-rent for the day they sell.

1620. The question applies to your own charges?—It includes all, except there will be 1 *s.* a day for the bellman, and 1 *s.* 6 *d.* for the porter, which would be about 2 *s.* 6 *d.* a day.

1621. Are those sums paid extra by the pawnbroker?—They are.

1622. Have the goodness to produce the books which you have kept containing an account of your pawnbrokers' sales?—I will.

[*The Witness produced the same.*]

1623. I see here that you omit occasionally to put down either the number of the duplicate, or the name of the party pledging; how do you account for that?—I think some of them might be goods that were at former sales, and then the pawnbroker purchasing them in on that first sale, they come back without any ticket to be sold; and in some cases the tickets fall off the pledge previously to their coming to us at all; they come to us without any ticket, and we cannot frame tickets ourselves for them.

1624. Do people come often to obtain an account of the sale, and ascertain whether any sum is due to them as overplus?—Frequently.

1625. Does that occur once a week, do you suppose?—Perhaps two or three times a day; the office is always open for the examination of the books.

1626. How do you do in cases where there is no name or number entered by you?—Suppose a month's goods will be sold in a certain sale; May's goods are commonly sold that time twelvemonth; if an article is sold in May—for instance, a gown—and there is no number, the other numbers, of course, will appear, and then if there is a blank number, that must be for the gown; if it was 478, or any given number in the column, if that appears blank, it must be the gown of the person who produces the ticket.

1627. Here are two frocks in one place, and in another place two cloaks, without any pawnbroker's name or duplicate, entered close together; how can you distinguish which is which in that case?—Those must have been purchased in at former sales, and brought back to be sold at this sale.

1628. Do you put up a notice in your warerooms, to the pawners, to inform them that they can obtain any overplus that arises on the sale of their goods, by an application to you?—I have never done so.

1629. Should you be afraid you would lose the pawnbrokers' custom if you gave notice to that effect?—It has never been acted on; but I conceive it would be a prudent course to adopt; it has never been acted on in the town, and I could not exactly say what effect it would have.

1630. Mr. *Hutton.*] As far as your own immediate interest was concerned, if you had done that, do not you think you would have become less popular with the pawnbrokers as an auctioneer?—Very likely.

1631. Mr. *Tennent.*] How long have you been appointed auctioneer?—I was appointed in 1826.

1632. What was the mode of appointment, and by whom were you appointed?—By the grand jury of Antrim.

1633. Do you enter into any bonds?—Yes, four bonds, and I lodged my bonds with the treasurer of the county.

1634. You say, in order to obtain your appointment as auctioneer, you consented to lower the fees; what were the ordinary fees?—I believe the fees are stated in the Act of the 26th of George III., and I think they are 1 *s.* 6 *d.* on sums below 20 *s.* and 1 *s.* 4 *d.* on sums above that.



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Mr. *John Devlin.*

31 May 1838.

1635. Am I to understand the fees you receive are less than those to which you are entitled by the statute?—Considerably less.

1636. You say there was a difficulty about your appointment, had you not consented to take that less; by whom was that difficulty made?—By the pawnbrokers; the pawnbrokers did not at first know the nature of it; and they would not employ us regularly.

1637. Mr. *Hutton.*] Did the pawnbrokers sell the goods themselves instead of having auctioneers?—Previously to this they did.

1638. Mr. *Tennent.*] With regard to the lowering of your fees, was that a matter of negotiation between you and the grand jury, or you and the pawnbrokers?—Between the pawnbrokers and me; they said it was too much; they said they could not afford to pay it, and we made a compromise as to the fees; I said I would see if 1 *s.* in the pound would pay me, and they were content to take it at that.

1639. *Chairman.*] What sum do you think per article would give you an equal profit to that which you get per cent.?—It would be difficult to form an estimate of that.

1640. The expense is charged to the pawner per article, is it not?—No; when the pawner comes to me I charge them five per cent. that I receive on the sums, and I put it on the back of the ticket; I wish to explain this; I first put on the back of the duplicate produced by the pawner; for instance, a silver watch, lent 10 *s.* 2 *d*; the 2 *d.* is for the ticket; that might have been pawned in May 1837, and sold in May 1838; the interest would be 2 *s.* 6 *d.*, and the expenses of the sale on that would be 1 *s.* 3 *d.*; take the watch as selling for 1 *l.* 5 *s.*; the expense and interest added together would make it 13 *s.* 11 *d.*, leaving the overplus 11 *s.* 1 *d.*; and when I put my name at the back of the ticket, that is a guarantee to the pawnbroker, and they hand over the overplus.

1641. How do you calculate that 1 *s.* 3 *d.* as the expense of the sale?—A shilling for the 1 *l.*, and 3 *d.* for the 5 *s.*

1642. What would be the expense of the sale on an article which fetched 5 *s.* at your auction?—Threepence.

1643. Is that all you charge?—That is all; that is all we charge to the pawner, or perhaps 3½ *d.*

1644. What is the average amount per article which the goods fetch, which are brought to you for auction?—I suppose they might average about 2 *s.* 6 *d.* an article.

1645. Then your average charge to the pawner is perhaps only 1½ *d.*?—I presume not so much as that; not more than about 1 *d.*; we sell some days 300 or 400 lots of pawned goods; but sometimes Mr. Aikin has plate goods, and there will then be less lots sold, and a greater amount of money.

1646. Do you always put up each individual article separately, or do you lump them together sometimes?—We always sell them separately.

1647. Even although the article should only be worth 1 *s.*?—Yes; if there were 10 gowns, and three coats, and six shawls, or whatever things they might be, we always sell them article by article; at least I do.

1648. Do you think the other auctioneers are equally particular in that respect?—I have heard not.

1649. Mr. *Tennent.*] You mean when a lot of articles are pawned by the same person, and entered in the same duplicate, you sell those articles separately, and not in the lot?—Yes; and I can refer to the book to show that.

1650. Mr. *Roche.*] What is the motive arising for individual sales?—There may be numbers of purchasers in the room who would buy one gown, who would not buy two, or who might buy one coat, who would not buy a coat and a shawl together.

1651. Then you sell them separately for the benefit of the purchaser and for the owner?—Yes; with regard to selling the articles separately, here is an instance where there are nine articles pawned in one ticket, and they are all sold separately.

1652. *Chairman.*] Although you charge but five per cent. to the pawnbroker, does he charge a higher sum to the pledger, or does he make the same charge?—I cannot say for that; if they refer to me, as they do sometimes, I write it on the back of the ticket; the pawnbroker sends me the ticket sometimes, and requests me to state what the article was sold for, and the day; I write on the back of the ticket so much, on such a day; if it is left with me, I do not charge more than the regular amount of fees.

1653. When

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1653. When you say the regular amount of fees, do you mean the regular amount that is paid to you, or the regular amount that is chargeable by law?—The regular amount that is paid to me.

1654. Mr. *Tennent.*] How many days in the week have you your sales generally?—Commonly about four; Monday, Wednesday, Thursday and Friday.

1655. Do they take place in the public market?—No, in a sale-room in Smithfield.

1656. Adjoining the public market?—Immediately adjoining the public market.

1657. What system have you for giving publicity to your sales?—I have a blank form of auction bill, and when a pawnbroker applies to me, previous to the sale, I always fill them up, and send two, at least, to his own house, one of which he places in the inside of the office, and the other on the window, and turned out in that way; I wafer two at least, and put them on my own sale-room window, and I cause them to be put about at the market-house and other public places.

1658. Do you advertise in the Belfast paper?—Frequently; if the sales are of any importance, we do.

1659. Do you give any notice to the individuals who are pawners?—Yes; by a blank form of notice, stating that, at the instance of Mr. Aikin, or any one pawnbroker, they are requested to redeem the goods herein mentioned, 14 days after the date then specified, otherwise the goods will be sold by auction, at my sale-room, No. 10, Smithfield, if not sooner redeemed, or the interest paid; and if they do not attend to that notice, the day of sale is sent to them in one of these public auction forms.

1660. After this posting the sale proceeds, in the usual form of an auction?—Yes.

1661. And you indorse the amount on the back of the ticket, specifying the overplus to be received by the pawner?—The goods are brought to my sale-room, and the pawnbroker always attends, and there is a large platform; the goods are not seen before, but I stand and exhibit the goods to the public; there is a large platform for persons to stand on each side, and there is a centre space where the porter goes round and shows the goods; those goods are sold to the highest bidder, the pawnbroker attending and taking an account of the amount of the sale.

1662. Have you known any instance in which the surplus, after being indorsed on the certificate as you state, has been refused to be refunded by the pawnbrokers?—O, no, they would be summoned immediately and brought before a magistrate and fined if they did so.

1663. Mr. *Hutton.*] Have the persons proposing to purchase these goods any opportunity of inspecting them before the moment of the sale?—No, not a great opportunity; we sometimes let persons in if they are wanting a good coat, or the like of that, to try it on; but that is not generally the case.

1664. Are the goods generally brushed and cleaned and prepared for sale?—Mr. Aikin commonly brushes his goods, and some of the rest, because they are better clothes, more valuable than the rest of the things; but the goods that are brought are chiefly general wearing apparel and linen, so that brushing would make no improvement to them.

1665. Mr. *Tennent.*] Is the account of sales generally made out by yourself, or by the clerk?—My own clerk attends.

1666. Is it done under your own superintendence?—Certainly, every night; the credit and the amount of sale must form the amount of what is sold.

1667. Mr. *Roche.*] Do you sell on credit?—Yes; some of the goods are sold to dealers, and the accounts are made up every night.

1668. Those whom you have perfect confidence in their solvency?—Yes.

1669. These people are called jobbers, generally; are they in the habit of almost uniformly attending those sales?—They are; but now they pay all ready money. The goods are altogether sold for ready money at present.

1670. Mr. *Tennent.*] Within what hours are your sales generally held?—In my sale-room the hours of selling are from 11 in the morning till four or five in the evening; we cannot get on longer.

1671. Have you ever held sales of pawnbrokers' goods by night?—I do not do so; I have not had three sales by night since my appointment; the other man sells almost every evening. He holds night sales.

1672. Who do you mean by the other man?—Byrne.



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1673. Mr. *Roche.*] What amount of sales does your book represent you to make in a year in point of money?—I have never added it up.

1674. Mr. *Corry.*] Is the auction duty included in your charge of five per cent., or is that paid in addition?—The purchasers pay the duty to me; the auction duty is a charge on the purchaser.

1675. That is in addition to the five per cent.?—Yes.

1676. Mr. *Tennent.*] You do not indorse the amount of duty on the ticket?—No.

1677. If not indorsed on the ticket, how do you recover it?—Recover what?

1678. The amount of the duty?—It is paid by the purchaser. If a person purchases an article at 4*s.* they pay 4*s.* 2*d.* for it. When the dealer buys 3*l.* worth, it is marked 3*l.* 2*s.* 6*d.* at the bottom of the account for the duty.

1679. Mr. *Roche.*] Do you hand that duty as well as the other account of the sale to the pawnbroker?—I retain the amount of duty myself.

1680. Do you account with the proper officer for that?—We must; we have very heavy bail in for that.

1681. Mr. *Hutton.*] Do you give security to the Excise for the punctual payment of the duty which you receive from the purchasers of articles?—Yes.

1682. Are you obliged to make regular returns to the Excise?—Yes, and I do, every sitting-day.

1683. Mr. *Roche.*] Do the owners frequently or rarely come to purchase their own articles?—I have seen them do so; I have known them purchase their articles cheaper than what they were originally pawned at.

1684. Mr. *Corry.*] You said, just now, 3*d.* was all you charged for an article which sold at 5*s.*; you said "that is all I charge the pawner;" you now say you charge, in addition, the auction duty to the purchaser?—Yes.

1685. Are those the only charges?—That is all that comes off the pawner.

1686. Mr. *Tennent.*] From what you know of the general system of auction sales of pawnbrokers' goods, as practised by yourself and others, is there any material improvement you could suggest in the proceeding of such sales?—Yes, I think there might be; perhaps it would be better to read my views on the subject: I consider an auctioneer, or seller of pawns, should be a person acquainted with the pawnbroking business; I consider another auctioneer would sell pawns very imperfectly, because he would not be acquainted with the value of the various articles which would be submitted to him for sale, and, consequently, great losses would ensue to the pawner; and I think he should take out a general license like any other auctioneer.

1687. Your object for that is, that a pawnbroker has a more minute knowledge of the value of small articles than a general auctioneer?—Yes, of course; the auctioneer should enter into heavy sureties for the just performance of his duties; to keep an office for the registry of all pawns sold by him; and to give, at certain hours each day, a just and true account of all goods he sold, on payment of 1*d.*, by any person producing any ticket or any duplicate.

1688. Is there any charge at present?—There is 1*d.*

1689. What, in reference to the smallest article; an article that has been sold but for 1*s.*?—Yes; and there should be a penalty for refusing to show the books.

1690. Is that 1*d.* each duplicate?—For each duplicate.

1691. If, in the case put to you before, of a number of articles being pawned in the same lot, would you charge but 1*d.* for investigating the entire lot?—Only 1*d.* if there were 500 articles; if there was but one ticket we are bound to look them out and see what they sold for.

1692. Proceed with your suggestions?—I think it would be well that a person of character and good recommendation should fill a situation of this kind; he should have a sale-room in an eligible situation for the sale of the goods. The sale should be conducted at proper hours in the day-time, and to be advertised the same as other auctions; for instance, if there is a sale of furniture taking place, we strive to give it all the publicity possible, and those sales ought to be advertised in the same manner; to enumerate each article accurately, that is, to enumerate and sell each article in the manner I have described.

1693. *Chairman.*] Do you mean in the list which you keep to give an accurat e description of each article?—Yes, the same as I have previously shown; I shoul d think it imperative on the pawnbroker, in the case of a watch being pawned, to say, silver, gold, or brass watch, as may be offered, adding the maker's name and number —thus: "Silver hunting watch; Barr, Dublin; number 7,386;" that would be the inside

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inside number of the watch; should he entered in the pawnbroker's book, and entered the same on the ticket, and when I am selling the watch, the watch ought to be opened, and the number put in my book with the number of the ticket. If the article be plate, with the name or crest on, add a description of the crest, or the initials marked on the plate; and if watch or plate be blank, mark "blank" accordingly in the book "blank watch;" "silver spoons," "blank silver spoons;" the time of the sale of goods to be regulated; the time they will be kept; and I consider it would be wise to make it imperative on the pawnbroker to sell at the time prescribed by law.

1694. Mr. *Corry.*] On what ground do you make that recommendation?—When the articles are kept two long, the amount of interest absorbs any overplus that might come to the pawner.

1695. Mr. *Tennent.*] Do you not conceive also a pawner, anxious to redeem an article, might lose patience in watching the period of its sale when that might be prolonged to an indefinite period?—No doubt of it. I will state another circumstance. There is a law in Scotland whereby the pawner has the right of, I think they call it "cautioning," the pawnbroker by coming with the ticket, and paying 1 *d.* at the end of the twelvemonth, before a witness; if he does that, the pawnbroker is entitled to keep it three additional months longer. The pawner pays the interest for the 15 months, when it is redeemed.

1696. Have you been in the habit of selling goods pawned at Belfast, at any distance from Belfast?—I have; I have sold goods for a man from Antrim and Carrickfergus.

1697. The goods have been removed from Belfast to Antrim and Carrickfergus?—No; they were removed from Carrickfergus and Antrim into Belfast, and sold at Belfast.

1698. Did you find any inconvenience arising to pawners who would be anxious to purchase their own goods at the sale in following them?—Of course they would find great inconvenience; but the pawnbrokers told me it was in consequence of the difficulty of obtaining money in the country that they brought them to Belfast, as they could not sell them there to the same advantage.

1699. Mr. *Hutton.*] Did I understand you right, that you had sold goods which were pawned at Belfast, in Lisburn?—No; I have sold goods that were pawned in Lisburn and Carrickfergus, at Belfast.

1700. You have never sold goods that were pawned at Belfast, at Lisburn?—No; but it was formerly the practice to bring them out of the town and sell them; there have been goods sold at Lisburn and Ballymena, which were pawned at Belfast.

1701. On what ground could that be done?—On the very same ground that is now given for selling them at Belfast; at that time there was a difficulty of selling goods at Belfast; there were not regular sale-rooms established, and they did not know then the nature of the thing so well as they do now; there are country dealers who come in now from various parts of the country, and purchase goods largely.

1702. Mr. *Tennent.*] Does it often occur that complaints are made of the low prices obtained for unredeemed pledges; have the owners complained of the small sums obtained for them?—I have no doubt they might complain; but the goods are sold to a very fair value.

1703. I do not ask this question with reference to casting blame on you; might it not be that goods were sold at an improper season from your place, when they were not likely to bring the fair value?—I have not known it the case.

1704. Do you think that plate goods, and mathematical instruments, and other property of that kind, should be sold on a day different from the ordinary goods?—Yes, I think they should; I have known books selling better at night than any other time.

1705. Are you an auctioneer for other goods, besides pawnbrokers' pledges?—Yes.

1706. What is the amount you charge on the sale of other goods?—Five per cent.

1707. The same as those which you charge to the pawnbroker?—Yes; the same.

1708. Do you not consider the labour which you give is greater in selling all those small articles?—Considerably; and, if I dare offer an opinion, I must say I think we are not getting sufficient remuneration for our trouble, although, perhaps,



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it might be thought I was speaking for myself by saying so; I think it would be better to give the auctioneer a certain sum, and for him to do all that is necessary; to provide the sale-room, pay the porters, and the clerk, and auction bills; it would be to his own interest in that case to advertise them as widely as possible, to procure purchasers; but I think it would be an improvement if the auctioneer was to provide all, and to be paid a certain sum for his services.

1709. Mr. *Hutton.*] Do you know whether pawnbrokers take in goods on Sundays?—I have heard it stated, and I believe it to be true.

1710. Do you know of any instance where an article stolen on Saturday had been found in the pawnbroker's on Sunday?—Yes, the article was found early on Monday morning, and I believe it was stolen after 12 on Saturday night; this pawnbroker also sold spirits, I was told.

1711. *Chairman.*] Are there many pawnbrokers who also keep houses for the sale of spirits in Belfast?—I believe there are three or four.

1712. Mr. *Hutton.*] Do you know whether pawnbrokers keep their warehouses open until 11 or 12 o'clock at night, frequently?—I have seen pawnbrokers, particularly one in my neighbourhood, keep open until 12 and one o'clock at night; they keep open their houses with the gas burning.

1713. *Chairman.*] Is there a pawnbroker at Belfast at present who was imprisoned for six months in Carrickfergus gaol for refusing to give up a stolen coat that had been pawned with him?—A case of that kind occurred; but the party is at present out of business; he was a man I had formerly done business with.

1714. Is there not a man at present in business who has two shops open at the present moment, who was once in gaol for acting in contravention to the law relating to pawnbrokers?—I cannot say exactly; it might be so, but I do not know it.

1715. What is the lowest sum that is usually lent by pawnbrokers in Belfast?—I have heard it stated, and believe it, that they lend as low as 2½ *d.* and 2*d.*

1716. And are those articles, if forfeited, sent to the auction-room?—They are, indeed.

1717. Do you think there are no articles ever sold by private contract by the Belfast pawnbrokers without being sent to a sale-room?—I am certain there are numbers of them so sold.

1718. Have the pawnbrokers ever been prosecuted for selling by retail without bringing the goods to public auction?—The usual mode is by summons before a magistrate; when they cannot produce an account of the sale, they either settle with the party in that way, or produce another article equivalent in value, and thus make up the matter.

1719. Supposing they had sold the goods after the time has elapsed for redeeming them by private sale, and not public auction, has that infraction of the law been ever prosecuted to your knowledge?—It has; the first auctioneer and myself who were appointed instituted a prosecution, and fined a man in 100*l.* on different tickets that he had illegally sold; the consequence was, he retired from business and ran away.

1720. Mr. *Hutton.*] Are you aware of frequent prosecutions against pawnbrokers for the infraction of the law?—I know of many cases that have been prosecuted; the parties summoned before the magistrates, I mean.

1721. And of fines having been levied upon them?—No doubt of it; it is an occurrence, I suppose, of every day in the police-offices.

1722. I do not mean to inquire whether the owners of the goods have proceeded for the recovery of their articles, but whether there have been prosecutions against the pawnbrokers for irregularities by persons who are not interested in the goods?—I have known pawnbrokers to have been prosecuted at the sessions, and otherwise, for different infractions of the law.

1723. *Chairman.*] Are the pawnbrokers, who have been frequently prosecuted, still in the trade?—They are; numbers of them that have been prosecuted are still in the business.

1724. Been prosecuted and convicted?—No, they have not been convicted; they have not been convicted before a jury; they have been fined by the magistrates, and continue in business, but I know of no case where a pawnbroker has been convicted by a jury and suffered imprisonment who is in business at present.

1725. Are there any suggestions which you should wish to make?—If the law made it imperative on the pawnbroker to sell at a given time, and he would not sell, I think he should receive no interest after that date; and returns, I think, should he

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be made to the local inspector, a person to be appointed under the new law; and the auctioneers should be strictly accountable for their acts, not only for their own acts, but the acts of their clerks or assistants, and the assistants to be sworn. I never sell by an assistant; I sell by myself; but I know there are persons who appoint assistants, and they might as well appoint common coal porters to sell.

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Mr. *William Frederick Bentley*, called in; and Examined.

Mr. *W. F. Bentley.*

1726. *Chairman.*] HAVE you looked into your examination, which was taken by the Irish Municipal Inquiry Commissioners in 1833?—I have.

1727. Have you any remark to make upon it?—No change has taken place since in any of the circumstances. If I were again examined by them, or any other party, I should give the same answer to the same questions.

1728. Do you wish to make any explanation of any of the answers that appear there?—If any answer requires explanation, I should be happy to give it.

1729. Are you still the deputy of the marshal of the city of Dublin, and act under him as auctioneer for forfeited pledges?—Yes.

1730. How long have you held that office?—Between 25 and 30 years.

1731. Were you a pawnbroker before that?—I was, for 10 or 12 years; I was a licensed pawnbroker in the year 1795.

1732. Then you are fully acquainted with the way in which the business is transacted in Dublin?—No man is better acquainted with it; I have been in connexion with them ever since 1795, either as a pawnbroker or auctioneer.

1733. Are you a general auctioneer as well as auctioneer for pawnbrokers?—I am a licensed general auctioneer; but I have not laid myself out for that purpose much; I have sold for the Commissariat Department; but I have had very few other than pawnbrokers' sales.

1734. What is the per centage you charge in other sales?—Five per cent. is the common charge for other sales; and the necessary expenses, such as porters, advertisements, and handbills and clerks; that is the custom.

1735. What charge do you make at pawnbrokers' sales?—The charge laid down in the Act of Parliament is 1 *s.* 8 *d.* in the pound for all goods sold under 20 *s.*; 1 *s.* 4 *d.* in the pound for all goods sold between 20 *s.* and 40 *s.*, and five per cent. for all goods sold above 40 *s.*, or any one pawn sold above 40 *s.*

1736. Do you make any charge, in selling forfeited pledges, for porters and handbills, &c. &c.?—No.

1737. What addition does the charge for porters and handbills make generally to the rate of five per cent., which is charged in ordinary sales?—Do you allude to an outsale, or furniture sale, and not connected with pawnbroking?

1738. Yes?—We should be allowed in Dublin 7 *s.* for the clerk.

1739. The question has reference to the per centage; does it amount to one per cent.?—That would depend on the amount of the sale; if the sale be big or little, the expense is the same for porters, advertisements and clerks.

1740. Do you issue the notices to the owners of unredeemed goods which the marshal is required to issue?—That is not my department; I have not to serve any notices to the owners except by public advertisement, handbills and so on.

1741. Do you consider those notices are of any use?—I do not consider them of any use, because there are so many fictitious names and fictitious addresses, that it is not one time in ten, if it were ever so regularly attended to by the person serving them, that the parties would get them.

1742. Do you still continue to carry on your sales at night as you did in 1833?—Yes; the pawnbrokers think it to their advantage to sell smaller things at night, and books, plate and watches; the people who keep shops in the jewellery and watch way cannot think it worth their while to leave their business in the course of the day when there is a chance of selling their own goods, and coming out and purchasing at the sales; but they come when there is no chance of selling their goods at home.

1743. Do you still continue to pay the same sum for your deputation from the city marshal, as you did in 1833?—The same; 3 *l.* a week.

1744. Do you not pay more now than you did then?—I have paid more; but I discontinued it for the last six weeks.

1745. How much used you to pay?—Six pounds a week; my appointment is under the hands and seals of the marshal and sword-bearer, at 3 *l.* a week for their natural lives, or while they remain in office.



1746. What

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*Mr. W. F. Bentley.*

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1746. What induced you to pay 6 *l.* a week for a certain length of time?—During the inquiry of the Municipal Commissioners there was one of the common council of the city of Dublin who made a complaint, at a meeting of the corporation that I was present at, that my profit appeared, from my two sale-rooms, to be about 1,800 *l.* a year, and I told him that was my gross profit; he insisted, however, it was the net; he said, "I think it is immoral and iniquitous that the deputy should make so much more than the principal;" "But," said I, "I have a large capital invested; I have about 4,000 *l.* engaged in the business; I have had 40 years' experience and acquaintance with the pawnbrokers' business, and if the principal was an auctioneer he would not get any thing to sell, for they would not trust him, and he would not have gained the confidence of the pawnbrokers; am I to give up all that long experience and acquaintance and influence that I have had with the trade to the principal, because he is principal?" on which this gentleman replied, "You had better make some private arrangement with him, or I will make it for you, or you will soon be out of office;" this conversation took place with a man of the name of Hynes, a common councillor of Dublin, and he said, "Only that you are a common councilman yourself, I would not speak to you on the subject at all;" on that I said, "Then let it be so;" the Municipal Bill was then before this House; I thought, as it was generally thought in Dublin, that it would pass at the time, or in the course of two or three months at furthest, and, therefore, I imagined it was better rather than have a blow-up in the corporation or elsewhere, or my having a law suit with my principals, who were poor, to agree to give them 3 *l.* a week additional, until I saw that Bill pass; I therefore asked them to dinner at a tavern, and we came to that agreement, that I was to give 6 *l.* a week instead of 3 *l.* but which I have discontinued paying for the last six or seven weeks.

1747. Has this inquiry had any influence in inducing you to exact fairer terms from Mr. Butler?—I have not attempted to exact any terms from either of them; it is only what their deed binds them to.

1748. Do you believe the institution of this inquiry has had any influence upon them in inducing them to agree to leave you in the possession of the office for 3 *l.* a week?—The sword-bearer has been threatening to bring me before the Commons House every week ever since to have that 6 *l.* weekly kept up; I told him to do so, and I would have answered them such questions, in such a manner, as I thought fit, when any of them might ask me questions; however he has not done any thing since in the matter.

1749. Your being a member of the common council seems to have been a check on the exactions of these two city officers?—I am sure it has.

1750. Did you become a member of the common council for the purpose of keeping them in check?—I became member of the common council under the advice of Mr. Serjeant Green, in the lifetime of the late marshal, of the name of Stanley. Stanley, the late marshal, had made use of some of the public money that had come into his hands, and being anxious to replace it, he applied to me to purchase from him 100 *l.* a year of the 156 *l.* a year which I had to pay him, and which I refused to do; but I told him to try elsewhere to sell it; in the course of a week or fortnight he said he could not sell it, and as he could not refund the money to the proper quarter, from whence he had taken it improperly, he said that I should lose my appointment if I did not buy the 100 *l.* a year, and I did buy it, and, from the advice of counsel as to what was fair between us, I gave him 500 *l.* for that 100 *l.* a year, and after the lapse of some years he wrote me a letter, stating that the deeds which were signed relative to that purchase was only done to cover usury, and that I was then repaid; and if I did not resume paying him the 3 *l.* a week again, that he would advertise for another deputy and put me out of office.

1751. Did he venture to do that?—No; I laid a case then before Mr. Serjeant Green, showing him Stanley's letter, and showing him the deeds which were between us; he said to me, "Why, he is a pauper; and although you have his bond by law and equity, what remedy can you have against a pauper; are you a freeman?" "I am not," said I. "Are you qualified to take out your freedom?" "Yes, I was born free." "Then," said he, "the best advice I can give you is to take out your freedom, get into some corporation, try to get into the common council, and, if you are once in the common council, I am very well satisfied you will never hear a word from Mr. Stanley again on the subject." I took his advice accordingly, and I never did hear a word more upon the subject.

1752. After

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1752. After you had paid him the 500*l.* for 100*l.* out of the 156*l.* a year which you had to pay him, did you continue to pay him the remaining 1*l.* a week?—Yes, the balance, having purchased from him the 2*l.* a week; but he sold that 1*l.* a week to a lady very shortly after that, and I paid that 1*l.* a week to the lady; I had about 20 per cent. or something better for that 500*l.*, but then I had to cover the insurance for his life; and I became my own insurer at first, but I afterwards did insure his life for 1,000*l.*, and when he died I was paid.

1753. When Mr. Butler became marshal, did he agree with you at once for 3*l.* a week?—He wanted money in hand; he wanted 1,000*l.* in hand, as well as my memory serves me; I would not give it, but I said, "Let me continue as I am until you try if you can get a better market, and when you can, I will discontinue or meet you on terms." I went on for two or three months before we agreed, and came to a final arrangement; I gave him then 75*l.* in hand, and the 3*l.* a week.

1754. If you were perfectly aware that he could not get anybody who would be ready to give him more than 3*l.* a week for the office you held, how was it you were induced to give 6*l.* a week in your subsequent arrangement?—Because I thought it would be for a very short period, and I did not want to have any row kicked up in the corporation about it. After Hynes threatened this should take place, I understood it was intended he should get the marshal suspended, and another put in his place for a short time, and that I should be then put out of my appointment.

1755. You expected that Butler would resign his office for a short time, by contrivance with the corporation, and you would be in that manner displaced?—Yes, and put to the expense of a law-suit.

1756. And after you had been displaced, Butler would be again re-appointed?—That was my feeling; thinking the Municipal Bill would pass in a few months, I thought it was not worth my while to run any risk about it.

1757. You wished the matter should not get published, I presume?—I did.

1758. Have you any bill transactions with Butler at present?—He came to me some six or nine months ago, and he said he was in great distress and hard run; and it would save him a great deal of law cost if I would accept a bill of 200*l.* for him at a certain date. I said, "You know your money would not come to that in that time." "Well," he said, "I cannot get cash for it; I will give my own bill three months longer for the balance, 80*l.* or 90*l.*" He did prevail on me, and I did accept the bill of 200*l.* I had accepted a bill for him on a former occasion for 200*l.* which I paid myself out of the weekly amount; he gave me the weekly receipts; they were not more than half of them due when I paid the 100*l.*; but as they came due I kept the receipts, as I shall now.

1759. Do the pawnbrokers consider they have an advantage in dealing with you from your connexion with the city marshal?—I should think not on this account.

1760. Are they not to a certain degree in his power, by means of his charges for serving the notices for obtaining returns from them, and generally by his influence with the corporation?—I conceive not; I think he is rather under a compliment to them, as they pay him beforehand; they are not in his power at all, as it strikes me.

1761. Mr. *Hutton.*] Could not the city marshal give the pawnbrokers a great deal of trouble in their returns if they were to quarrel with him?—I do not conceive he could; because it is very little trouble to them to give returns if he demanded them. They have no advantage by concealing their returns, that I can imagine.

1762. Then how do you account for the fact of their paying him more than they are entitled to do by law?—They do not pay him near as much as they are bound to do by law. They pay him in advance; his necessities call on him to make a contract with them to give 4*l.* or 5*l.* or 6*l.* a year, and a few of them who do not do much business do not give him as much as 6*l.*, and they give him the year in advance, when as to many of them it is known their payments would come to 20*l.* or 30*l.* if they paid him all. He made the proposition to them himself, and they were in the habit of paying Stanley 5*l.* and since paid Butler 6*l.*

1763. Do you not find you get more business, however, from your connexion with the corporation officers than the other auctioneers?—No, I do not; the great majority of pawnbrokers who sell with me are of different politics to the marshal and members of the corporation generally; they are mostly Roman catholics that deal with me and give me the preference of their business.



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*Mr. W. F. Bentley.*

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1764. Do the other auctioneers sell at the same hours that you do?—Yes.

1765. And have they the same arrangement with the pawnbrokers with respect to paying the money obtained for their goods in advance before it is received from the dealers?—Yes, every one alike in that respect; we should not have a market for the goods if we did not sell them on credit; there are twenty persons as purchasers of pawned goods to one in the trade who would not be in it otherwise.

1766. Then the principal purchasers at those sales are brokers?—They are; two-thirds.

1767. And brokers who could not deal if they did not receive credit?—A great number of them.

1768. If you had to pay no rent to the city marshal for your office as his deputy, could you not afford to lower the commission which you charge to the pawnbrokers?—Certainly.

1769. What objection would there be to any licensed auctioneer selling for pawnbrokers, provided he kept proper regulations with respect to the book of sale?—There could be no objection that I see.

1770. Do you act at the auction yourself, or do you leave the business to your assistant?—I sell occasionally, my son sells, and other assistants.

1771. What security do you take from your assistants that they should make proper entries in the books of sales?—I never knew of any security being given by the clerk for making proper entries; the day the sale is had, generally the pawnbroker and a clerk of his are there; his clerk enters them down as they are sold; the master examines the value of them; going out to see, he gets the value of them at the hammer; my clerk puts them down as well as his clerk, and, at the end of the sale, his clerk and my clerk check one another's books; they begin 3*s.* 4*d.* and 14*s.* 6*d.* and so on; and then when all the items agree, the total of course must follow to agree.

1772. And is your book always kept open for the inspection of the public whose goods have been sold?—Certainly; no one ever applied yet that we were not ready to communicate with and show them what the articles sold for; I suppose half-a-dozen do not apply in the course of the year; not one a month, at all events.

1773. And are your books kept in such a way as that you can readily ascertain what the article sold for?—Yes; we put the articles down as they appear to be, a coat or a cloak or a petticoat or trowsers or waistcoat; if it is a watch, we put down the maker's name and number engraved thereon; and if it is a book, we put the name of the book down, Travels or a Bible, or whatever it may be.

1774. Is the number of the duplicate and the name of the original proprietor entered in your sale-book?—No, I never knew it to be done.

1775. Do you ever find the owner of property attend to bid at the auction?—I have heard that the owners have sometimes bought them cheaper than they could release them; I have heard so, I do not know of my own knowledge; I do not doubt it might be the fact as a solitary instance now and then.

1776. Do pawnbrokers often buy in themselves?—No, they do not; they never seem inclined to buy in any thing they can avoid.

1777. Is the sum for which the goods were pledged marked upon the ticket?—Marked on the ticket; that is, pinned or tied to the pawned article.

1778. Is there much competition for an article after biddings have reached the amount for which the goods were pledged?—That is no criterion; there is competition from the time it is put up until it is sold; as fair competition as ever was in this world at any sale.

1779. Do you receive any instructions from the pawnbrokers to buy them in if the biddings do not amount to the sum specified?—They are always on the spot themselves to bid, and the public know they bid, and they are not dissatisfied at it; but in private sales of furniture, or other goods, if the owner bids, the public are dissatisfied, and walk away in general, and they will not bid; but it has been so long the custom as to pawnbrokers, and it is known so well that they seek to get the value of the goods, that the public do not find fault, nor do the buyers, who Mr. Lindley has been pleased to call jobbers, it being the first time I ever heard that appellation given them.

1780. Are the goods exhibited or cleaned before they are put up to sale?—The goods are exhibited when put up to sale, but not before.

1781. Are

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1781. Are there many pawnbrokers at Dublin who sell some of their goods by private sale, without sending them to an auction at all?—There are.

1782. Do you mean that they sell articles in their shop without sending them to your auction?—I believe they do; some of them do; some do not.

1783. Do you take any steps to insure their sending them to public sale?—No, I do not know any legal steps I could take, not being interested in the goods themselves; not being the owner of them; I do not see that any one could take steps except the owners.

1784. Did you ever hear of the owners taking steps against the pawnbrokers for selling by private sale?—In some few instances they have been summoned for not giving satisfactory accounts of them, and they either give them an article as good as their own, or pay them for it; I never knew any of them be fined for not selling them at auction, or selling them contrary to the letter of the law.

1785. Are you careful in always commencing your sales at the hour specified in your advertisement?—There may not be customers come to the minute, but until we see fair competition in the field we do not begin to sell; it may be half an hour or an hour elapses, but we are always at our posts, and the goods are there; we do not like to begin to sell until we know we have opposition buyers there to give a fair price.

1786. Mr. *Hutton.*] How do you manage with respect to the Crown duty, do you collect it from the purchasers of the goods?—Yes.

1787. The purchaser of each article at the sale pays you the Crown duty?—Yes.

1788. What Crown duty has been usually paid in by you in amount?—I cannot charge my memory; it is on the face of the Excise-books, and on the face of the marshal's return here, I suppose; I furnish the marshal with a return of what I have sold in each month; I should say about 2,000*l.* a month; that is, the duty may be taken upon 2,000*l.* a month; perhaps it may be more.

1789. Do you make a duplicate return to the Excise, and pay the duty to the Excise on that return?—Yes.

1790. Have you your sale-books with you?—I have a sample; I produce this as one of the auction sale-books.

1791. I think you mentioned on one occasion at the corporate inquiry you had 800*l.* a year out of one auction room?—I said 1,800*l.* a year out of the two; 1,000*l.* one, and 800*l.* the other, that is the gross.

1792. *Chairman.*] Your net profits do not amount to so much as that?—No.

1793. Have you ever read the Act of Parliament which describes the duties of the persons selling goods?—I recollect by the 26th of George III. that where there was an appraiser, it was the law of the land; then the pawnbrokers were bound to give the names of the owners, and a list of them; but when the 28th of George III. came into operation, the appraiser was done away with, and the pawnbroker ceased to give the names to the auctioneer.

1794. How could you ascertain the amount for which the goods, of which these are a duplicate, sold for at your auction by reference to your book? [*Producing a pawnbroker's duplicate of an article sold by the Witness, and which was as follows*: "T. Fannin, Pawnbroker. Number 69,945. 59, Marlborough-street, four doors from Britain-street. Lent, 11th February 1836, to Mooney, 25, Talbot-street, 1*l.* 5*s.* 2*d.* on a remnant of silk and a white bustle, to be redeemed in six months or sold."]—I tell the party producing it to get the pawnbroker to mark at the back of the duplicate the day it was sold, and what it sold for, and then they afterwards bring it; I look over my book to see if I had a gown, for instance, sold at 13*s.* 7*d.*; I would show them that, and if they were not satisfied with that, I would go down to the pawnbrokers and compare my book with their book, item by item, and to see that the proper number of this duplicate was opposite the article that sold for the sum named on the back of it; in all my experience of 25 years I never knew an instance where the owner was not perfectly satisfied with the account I gave of it, either before a magistrate or elsewhere, and I am positively sure that they never experienced the least inconvenience or loss; but I do think it would be more correct if I had the numbers down as well as the pawnbrokers, and I shall adopt that course in future.

1795. Is it not the case that, generally speaking, your object is to keep such a book as shall be satisfactory as a record of the transaction between you and the pawnbrokers, or between you and the Excise, but that the party pledging is not expected to make any inquiry into the matter?—The law allows the parties to make inquiry, but very few inquiries are ever made.



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1796. So that you do not consider it worth while to make preparation for a contingency which so rarely occurs, as that of a person coming to obtain information on the subject from you?—I do not think it absolutely necessary, because I can from that book, and comparing it with that same day's sale in the pawnbroker's book, take care that the pawner shall not be defrauded of a farthing, because I would see by the pawnbroker's book whether it was right by mine.

1797. If three or four coats were sold on the same day for different sums coming from the same pawnbroker, and there was a dispute between him and the pawners as to the identity of the article, your book affords the pawner no means of ascertaining what his individual property fetched?—If the number of his duplicate is opposite the article that sold for a certain sum he alleges he got for it, of course we could have no other proof in the world, if the pawnbroker chooses to be a rogue and puts a wrong number opposite it; if the article sells for 20*s.*, and he puts a number opposite it which sells for 15*s.*, neither auctioneer nor any one else could check him.

1798. If the pawnbroker is a rogue, your book does not afford any means of checking his roguery?—No; and I cannot prevent him being a rogue if he was inclined; I cannot prevent it by any way.

1799. Mr. *Hutton.*] You mentioned yourself, just now, that if you had inserted the number in your book it would be a much more complete check on their proceedings?—Yes; but after the day of sale he could alter the number, or become a rogue if he was inclined.

1800. Will you look at this docket of sale, which is the docket of the sale of the articles for which you furnished the duplicate?—

[*The docket was handed in, and was as follows:*]

Sale on the 5th of September 1837.

| | *s.* | *d.* | *£.* | *s.* | *d.* |
|---|---|---|---|---|---|
| Article, remnants of silk - - - - - | - | - | 1 | 17 | - |
| Commission on 1*l.* - - - - - - | 1 | 4 | | | |
| Ditto on 17*s.* - - - - - - - | 1 | 5 | | | |
| | 2 | 9 | | | |
| Interest for 19 months - - - - - | 10 | 3½ | | | |
| Duplicate - - - - - - - | - | 2 | | | |
| | | | - | 13 | 2½ |
| | | | 1 | 18 | 2½ |
| Loss to Pawnbroker - - - - - - | | | - | 1 | 2½ |

22 May 1838."

I never furnished this.

1801. You see that account; do you think that such an account as that ought to be furnished by the pawnbrokers to the pawner of the goods?—No, there is an overcharge here on the 1*l.* 17*s.*; instead of being charged as it is here at 1*s.* 4*d.* in the pound on 17*s.*, commission, it is charged for the 17*s.*, at the rate of 1*s.* 8*d.* in the pound, which is an overcharge.

1802. The charge should have been made on 1*l.* 17*s.* in one sum, instead of that being divided into separate sums, to enable the pawnbroker to charge a higher rate of commission?—Yes, and he was cheating the owner by so doing; the auctioneer did not charge in that way to him; he charged him on 1*l.* 17*s.*, 1*s.* 4*d.* in the pound, the 19 months' interest being charged; there is an instance of the evil complained of by the other witnesses, that if they had only liberty to charge 12 or 14 months, there would be something more coming to the owner.

1803. *Chairman.*] Do the articles bought in by the pawnbrokers, whose goods you sell, pay the Queen's duty?—Every one; any article that does not come to as much money as the pawnbroker wishes, if it happens not to bring as much as he thinks it ought to bring, he takes it home; but if we enter it as sold, we charge him the fees and the duty; but if we do not enter it, he takes it home, and it comes another day.

1804. Then articles are frequently put up to sell, and the pawnbroker buys them without their being entered in your sale book?—No; I do not consider they are bought, because we do not enter them; but that occurrence does not frequently happen.

1805. What method, do you think, could be devised of giving notice to the pawner more satisfactory than that which is at present required by law?—I take it, the notice of the time the pawnbroker has liberty to sell, should be in the duplicate; the holder of that duplicate should look to that day coming round, the same

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same as a man would for his bill of exchange; if he passes away a bill at six months or nine months, he knows what time that is coming round; so with the duplicate; if the duplicate were to say, "This is to be sold in six months," the *onus* lies on the holder to watch it; I say, these sales should be advertised in newspapers, hand-bills posted, and particularly on the pawnbroker's window, that the goods pawned from such a month to such a month would be sold at such a time; that, I conceive, would be a sufficient and proper notice to the owner.

1806. As goods might be sold at a loss, if they were not properly classified, and as it would be impossible to say how they should be classified, at the end of 12 months, previously to the sale, do you think it would be practicable to specify the particular day upon which the goods should be sold at so remote a period?—It think it would, at the time they advertise them; they could tell then the day they intended to sell them; they cannot tell, the day they are pawned, what day they will be sold.

1807. But, after they are forfeited, do you think they might be required to tell the day on which they were to be sold?—Yes, and they could tell without any inconvenience.

1808. By writing a notice on the duplicate on demand?—If the party brings the duplicate they could; they are in the habit of engaging with me their days in the year 1838 for the year 1839 as their sale days; we have a small book, with every day in the year written down, lined, and the day of the month, from January to January; the pawnbroker takes the book and writes his name opposite the day in which he wishes to sell in 1839; that he does in 1838; then he knows the days he is to sell; when the time comes round that the goods are forfeited, he could readily tell the buyer, or he could readily placard on the window, that he would sell on such a day, and such a day, goods pawned at such a time; there could be no inconvenience in that, and he could readily give the notice.

1809. Do you think, if that notice was given in that form, that the pawner would be more able to attend the sale, and see that the transaction was a fair one between him and the pawnbroker?—I do think so.

1810. From your knowledge of the trade, can you inform the Committee what interest it is customary to charge on advances of 2 *s.*, in Dublin?—It is the custom in Dublin to charge upon any sum from 2*s.* to 4*s.*, 1*d.*

1811. But when the precise sum of 2*s.* is lent, what interest do they charge?—They charge 1 *d.* a month.

1812. Do they not enter 2*s.* 1 *d.*, as if the pawner had pawned for the price of the duplicate, and so charge interest for a sum as above 2 *s.*?—They charge for 2*s.*, and always have, as long as I have known the trade, which is 40 years, illegally, certainly, in that particular; for 2*s.* and 4*s.*, and 6*s.*, 8*s.* and 10*s.*, they have always been in the habit of charging 2 *d.* for the duplicate for 10*s.* lent when they ought to charge but a 1 *d.*; for 10*s.* 10*d.*, they are entitled to charge 2*d.* for the ticket; but they have been in the habit of charging that for 10*s.*

1813. Do they charge interest also for sums below 1 *s.*?—They do after the first month; some charge a farthing after the first month, and some charge a halfpenny, and that in sums under 1 *s.*

1814. What do you think would be the effect of reducing the rate of interest to the real and legal charge; do you think the pawnbrokers would be compelled to advance a smaller amount on the goods?—I think the real and legal charge that they might now make would compensate them very well, without making any alteration in what they would lend on the articles offered for pawn; and I think they would be perfectly satisfied with that, although they have been in the habit of charging more.

1815. Can you state what is the amount of the proportion between the profit which they derive on their ticket-money, and the profit which they derive from interest?—I believe the proportion which they receive from the ticket-money exceeds the proportion of the interest, in proportion as the pawns are so many under 2*s.*, that is in Dublin.

1816. Are the goods released very rapidly?—I think there is about one-tenth of them left for sale, and about one-twentieth in value left.

1817. Do you think that the pawnbroker loses on the goods that are left for sale, or not?—I think it is the worst part of his trade, and they do lose in general.

1818. Do you think he suffers an actual loss of the principal, or only the loss of his profit on such articles?—I think pawnbrokers in general do not get their principal; some do get more.

 1819. Do

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Mr. *W. F. Bentley.*

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1819. Do you think the average profits of pawnbrokers are very much higher than those of other trades in Dublin?—I think them much less in proportion to the capital they have engaged in such trade; I think the average gross profit in Dublin is about 900*l.* a piece, one with the other; some more, some less; one house, I believe, makes 2,600*l.*, and there are three houses which make about 4,000*l.* a year, and they belong to one man.

1820. Four thousand pounds each?—No, the three houses together; in the house that makes 2,600*l.* a year there is about 16,000*l.* sunk.

1821. Do those houses do the larger class of business; or do they lend upon the smaller description of pledges?—Both; they take every pledge that is offered, the same as any other house.

1822. Do they sell much by retail in their shops?—One of them makes it his trade to sell by retail; and he makes up new coats, waistcoats and trowsers, and boots and shoes, and sells them in his shop, and any goods that he buys in at his own auction he sells there also.

1823. Generally speaking, is their capital invested more largely in loans, or in goods which they have purchased in at auctions?—More largely considerably in loans out upon pledges; except that one house I have mentioned, I suppose there is no one house that has goods bought in at auctions that may exceed 20*l.*

1824. Do you think it would be considered a hardship by the trade to prevent them from selling goods by retail in their shops?—I do not think it would; there is an angry feeling held by people who do sell second-hand clothes with those pawnbrokers who do sell by retail, and they have refused latterly to buy from that one house in particular, which is the only house laid out for those things.

1825. If the law did not allow the pawnbroker to charge any interest on pawns after the expiration of the time which he has printed on the duplicate as the time of forfeiture, do you think that would be beneficial?—It would be beneficial to the owner, and would be no great hardship to the pawnbroker, at least, if you give him a month or two law, because he cannot sell exactly to a day.

1826. Do not some articles deteriorate in value much, after having been a certain number of months in a pawnbroker's store?—Hats and bonnets and working tools do; nothing else in general, except when they keep them too long; blankets or woollen goods may get the moth in them.

1827. Is it not for the advantage of all parties that goods below a certain value should be sold as soon as possible?—They should be sold as near the time the contract is made between the pawnbroker and pawner as possible.

1828. Mr. *Young.*] The beneficial effect of their not charging interest after the time mentioned in the duplicate would be, that the article should be brought to sale speedily?—It would be better so to do, and not to have the money lying idle.

1829. Are there any other recommendations which you could give to the Committee as to the improvement of the trade?—Mr. Homan, Mr. Welsh and me, the other morning, sat for the purpose of arranging that paper which Mr. Homan has handed in.

1830. *Chairman.*] Have you ever heard that it has been the practice of country dealers to purchase goods from the pawnbrokers in Dublin without bringing them to public auction?—I have heard and believe it to be the case.

1831. Is that carried on to any large extent?—I have heard them say that they buy from 5 *l.* worth to 50 *l.* worth at a time.

1832. Without an auction?—Without an auction; there are only three or four, or five in the trade that practise that.

Mr. *Arthur Aikin*, again called in; and Examined.

Mr. *Arthur Aikin.*

1833. *Chairman.*] HAD you any communication with the marshal of the city of Dublin in March last, about the fees which he demanded from you for returns?—Yes, he called on me for the returns and the fees.

1834. Did you resist the payment of those fees?—I did, at first; but I paid him in the end.

1835. Did he summon you before the magistrates?—He did.

1836. What was the decision of the magistrates on the subject?—The marshal said he would fine me for not making the returns and paying the fees; I said I would not give him any; that I had paid him too much, I thought; I was determined to stop, and pay him no more. One magistrate could come to no decision. Then there was a bench of six magistrates; they examined the Act, and they said they

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they could not find any place where they thought it in their power to exact a fine of me. They said they would lay the case before the Lord Chancellor, to see if they could fine me. I never heard any more about it; but after that I did give him the returns and fees both.

Mr. *Arthur Aikin.*

31 May 1838.

1837. Did he make any inquiry or investigation of your books, to see if they were correct?—He never asked any thing about the books.

1838. Did he ask you for any subscriptions from the trade in Belfast to watch over the proceedings of this Committee?—He wanted me to call a meeting of the trade, and to get money to carry his father's expenses over here, to watch the proceedings of this Committee.

1839. What did the trade do?—They would not give any money.

1840. Is there any person in the trade at present at Belfast who is imprisoned for refusing to give up a coat that had been stolen?—There is.

1841. To what gaol was he committed?—To Carrickfergus.

1842. While he was in gaol, did his business go on as usual?—Always went on.

1843. Notwithstanding his conviction?—Yes.

1844. Has he since opened a second shop?—He has.

1845. Has there been any attempt made to prevent him continuing the busines?—Never.

1846. Do you not think such a circumstance as that must tend to throw some discredit on the trade of which you are a member?—I think it does, greatly.

1847. Do you think the trade would wish that persons, who had been convicted of taking in stolen goods, should be prevented from continuing in the business?—They would, the general part of them.

Mr. *Thomas Shields*, called in; and Examined.

Mr. *Thomas Shields.*

1848. *Chairman.*] ARE you a pawnbroker at Belfast?—Yes.

1849. How long have you been in business?—One year and three months.

1850. In what business were you before you entered into that trade?—I was a public and private teacher.

1851. What sum did your fees amount to on entering into business?—Ten guineas.

1852. What did they consist of?—I gave nine guineas to Mr. Clarke, the town clerk, for perfecting the deeds or bonds, and he called on me for another guinea to send my papers to Dublin to get them registered, as I supposed.

1853. Did you resist that payment, and were you aware that 6*s.* 8*d.* is all that the law allows for his trouble in preparing the bonds?—No, I was not aware of that; and had he asked me double the sum, I should have given it; I did not think he would have asked for any thing but what was law.

1854. Did you see the bonds or stamps before you paid for them?—I did not; I got them a few days after I paid for them.

1855. Can you account for the reason why your name does not appear in the return which has been forwarded to this House, as having lodged security with the town clerk?—I do not know the reason of it.

1856. Did you pay your fees to the marshal also?—I was not in the office the last payment that he received; but my son paid it, and gave the returns.

1857. Did you make that payment upon commencing trade, before there were any returns to make?—I have been a year and three months in the business, and he has received 2*l.* from me; 1*l.* when I received the papers, and 1*l.* since; that was about last March; that is the second pound.

1858. He has received 2*l.*, and you have not yet been 24 months in the business?—No; only one year and three months, so that it appears to me the money was paid in advance.

1859. Do the pawnbrokers in Belfast keep the hours which are required by law?—I do not think they do.

1860. Is it a great injury to you in your business, that other houses should remain open after you consider yourself compelled to shut yours?—Undoubtedly, it is so.

1861. What do you think would be practicable as an improvement in the trade of pawnbroking?—I think I have been anticipated in that by others who have stated what occurred to them with respect to a license; a regular appointment of hours, and other improvements that have been mentioned to the Committee.



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Mr. *Thomas Shields.*

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1862. Do you wish that the licenses should be paid for by the pawnbroker or not?—I wish they should be paid.

1863. What amount do you conceive ought to be charged for a license?—In a respectable town, such as I live in, I think 50 *l.* a year; not more.

1864. What beneficial object do you think would be attained by that taxation?—In the first place, I think it would make it more respectable, and likely to make men act more properly, for fear they should be put out of the business after paying such a sum; but when there is nothing paid by the pawnbroker, and no particular notice made with respect to the propriety or impropriety of his actions, he is more liable to make mistakes if he is not a proper character.

1865. Should you have any objection to giving notice to the pawner, on the production of his duplicate, of the day you would proceed to sell any goods which had been forfeited by him?—I have listened particularly to questions of that kind since I have had the honour of being in this room, and there is one idea that has occurred to me this day, in consequence of a great many persons who send articles to the pawn office who do not give in their proper names; some do not wish it to be known that they are under the necessity to pawn; consequently, they will not give in their own but some fictitious name, and, on that account, it would be difficult to give a notice; therefore some general plan, it appears to me, would be much better.

1866. Supposing the pawner were to produce his duplicate, whether the name thereon were fictitious or not, do you think there would be any difficulty in obliging the pawnbroker to write on the back of the duplicate the day on which the sale by auction would occur?—I think all proper men in the trade would do it with great cheerfulness.

Mr. *Cornelius Sullivan*, called in; and Examined.

Mr. *Cornelius Sullivan.*

1867. *Chairman.*] ARE you a pawnbroker at Cork?—I am.

1868. Have you been a long time in the trade?—Going on 10 years.

1869. Will you have the goodness to give the Committee any explanation in your power with respect to the charge that is ordinarily made by the trade in Cork, where it is the practice to enter 2*s.* 1*d.* in every article where 2*s.* only has been advanced, and which enables you thereby to obtain an advanced rate of interest?—I conceive that when the pawner takes out of my shop 2*s.*, that I actually lend 2*s.* 1*d.*; for this reason, that I conceive I am entitled to the 1*d.* for the ticket at the time of the transaction. I conceive it is quite distinct from the interest, because it is fixed and defined,—not so the interest; the interest could not be fixed and defined, because the loan is for an unlimited period. We find in other cases, in the Charitable Small Loan Society, where the time is fixed and defined, the rate of interest is immediately deducted at the lending. For instance, if a person borrows 1 *l.*, there is 6*d.* deducted from the pound, because it is a fixed rate. It is the same with respect to a bill, as to the discount, because there is a fixed time and a fixed amount. When I look at the Act of Parliament, I find, after reciting the table of interest, that it then goes on to say what the pawnbroker has a right to do, to enter in a book; when he does enter it in a book, he is to give a ticket of such entry, and the words particularly are, "for such ticket he shall receive one penny." That I think implies at the time of the ticket being given, that he is entitled to it; not surely at the time when the pawnbroker returns that ticket to him. I think it is at the time when he goes away, and not at the end of an unlimited period. The poor people in Cork are very shrewd; and I think if we were acting wrong, that we should have been set right long since.

1870. Mr. *Young.*] Your argument is not that the payment of the ticket is analogous to discount on the bill, but it is analogous to the payment of the stamp on which the bill is drawn?—It is something like that.

1871. *Chairman.*] The effect of charging for the duplicate at the time when you give it, instead of charging for it when the pawner comes to release his pledge, is this, that if the article valued 2*s.* is left in pledge for one year, the additional interest which you charge him with amounts to the sum of 6*d.*; do you think that is fair?—It has that effect, and the pawner is quite aware of it, and I think it is fair when the pawner is quite aware of it. If the pawner asked me for 1*s.* 11*d.* instead of 2*s.*, I would lend it him as cheerfully as I would the 2*s.*

1872. Are

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Mr. *Cornelius Sullivan.*

31 May 1838.

1872. Are you aware that pawners are more frequently in want of 2*s.* than 1*s.* 11*d.*?—I am not aware of it.

1873. How many loans do you make of 1*s.* 11*d.* in the course of the year?—A great many.

1874. Do you not make five times as many of the sums amounting to 2*s.*?—I should think not.

1875. Can you produce your books to this Committee?—I cannot.

1876. You have no means at hand of proving that fact?—No, not by my books.

1877. Do you enter in your book 2*s.* or 2*s.* 1*d.*?—Two shillings, when I give the pawner 2*s.*

1878. But you enter on the duplicate 2*s.* 1*d.*?—Two shillings and a penny.

1879. You charge interest on that penny?—I charge interest on the 2*s.* 1*d.*; I conceive I am giving him 2*s.* 1*d.*; the 1*d.* he would have a right to give me out of the 2*s.*, if he returned me 1*d.* out of the 2*s.*

1880. Do you charge 1*d.* also, in addition to the interest, when he comes to redeem his goods at the end of 12 months?—Yes, I do; I charge him 2*s.*, as appears on the face of the book, in addition to the 1*d.* a month for the time the pawn is in; I charge him 1*d.* for the ticket, which appears on the face of the ticket.

1881. Mr. *Young.*] You enter in the book 2*s.*?—Yes.

1882. You enter in the duplicate 2*s.* 1*d.*?—Yes.

1883. What interest do you charge on that?—A penny a month, in addition to the 2*s.* 1*d.*, which appears on the face of the ticket.

1884. You charge interest as for a sum over 2*s.*?—Yes.

1885. *Chairman.*] You charge ½*d.* a month interest upon the charge of 1*d.* for the duplicate?—Yes, I do, because I conceive it brings it over 2*s.*

1886. Are you aware that that charge is not made in Limerick and some of the other towns in Ireland?—I have heard that to be the case.

1887. Can you see any reason why you should not be limited in that respect?—Certainly we ought when it is clearly shown to us, if it be shown clearly we are doing wrong.

1888. You would not make the charge if other persons in the trade in Cork did not do so likewise?—I would not.

1889. Have you seen the amendments which Mr. Homan has proposed in the state of the law respecting your trade?—I have.

1890. Do you concur in them?—In many of them, I do; and in the principal.

1891. In which do you not concur?—I think that the lower description of pledges ought to be forfeited at the end of a certain time; for instance, any sum on which not more than 2*s.* has been lent.

1892. Without going through the auction-room?—Yes.

1893. Do you think that no interest should be charged after the goods have been more than 15 months in pawn?—I do; and the reason why I think so is, that there ought to be some definite or fixed period put to the transaction, because by the present Act I believe we are not bound to sell at all.

1894. Do you think it would be desirable that a pawnbroker who has been convicted of wilfully acting in opposition to the law should be refused a license?—I do.

1895. And that they should be compelled all to keep the same hours?—Certainly.

1896. Are the pawnbrokers anxious for such alteration in the law as will tend to make the trade more respectable than it is at present, and to remove the stigma that has been placed on it?—The pawnbrokers in Cork are most anxious.

1897. Are there any pawnbrokers in Cork who have been accused of receiving stolen goods?—I am not aware of that.

1898. Are they usually vigilant in stopping persons who are suspected of pledging goods which are stolen?—Very much so; I conceive they are a species of police in Cork for the prevention of robberies.

1899. Have many persons been convicted on their evidence?—Almost every Thursday some conviction or other is had through the means of pawnbrokers; I could adduce many instances myself of convicting persons, in proof of what I have stated, that we are very vigilant in Cork.

1900. Mr. *Beamish.*] Did those prosecutions originate with the pawnbrokers themselves, or were they called in as evidence?—They originated with the pawnbrokers themselves.



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Mr. *Cornelius Sullivan.*

31 May 1838.

1901. *Chairman.*] Have you always sent up in the year the returns of your business to the marshal of the city of Dublin?—Never more than once.

1902. Have you always paid him the fee that is required?—Yes, I have.

1903. How much?—Twelve shillings a year.

1904. He did not trouble you for the returns, provided you sent him the fee?—He did not; but I believe, although I am not sure, that I paid him a larger sum at one period than 12*s.* a year.

1905. Has he received a certificate of your bonds having been duly registered with the town clerk?—He has.

1906. Were those bonds duly entered into by you from the first commencement of your entering into the trade?—They were, previous to my paying the fees.

1907. Was the marshal aware of that?—I did not receive the marshal's certificate until last year; I arranged with the deputy town clerk to procure the certificate for me; he promised to do so, but in the meantime he died—a Mr. Busted; it remained over until the marshal inquired of me if I had got his certificate; I showed him the one I had, and I procured his instead.

1908. You were carrying on business some years without having received the marshal's certificate?—Yes.

1909. And nobody hindered you from pursuing the trade notwithstanding?—No.

1910. Mr. *Beamish.*] Were there many others in Cork similarly circumstanced?—I believe there were many.

1911. Do you charge in Cork for stop-tickets?—No; neither do I charge for notices, although I have served many of them; I believe very few in Cork charge for the notice or the stop-ticket; and, in fact, I am not aware that any one does it.

1912. Mr. *Corry.*] Is it generally the custom in Cork to serve notices of sale?—It is partially the custom, not generally; in fact, I conceive it is unnecessary.

1913. *Chairman.*] How do you sell the plate which is forfeited at your office?—I live in a part of the town where there is not a large proportion of plate pledged; I live at the extreme part of it; there is not a great quantity pledged with me.

1914. When there is any plate pledged with you, do you send it to the auction-room?—I have never called an auction of plate; I have let it lie by so long and never touched it until it was in my possession three or four years.

1915. Have you never sold any by private contract?—I have sold it by private contract.

1916. Have you sold many other articles that have been forfeited with you, by private contract?—Very few.

1917. Sometimes you do so?—I have sold shoes, and, in fact, rubbish of that description.

1918. You never sell plate in any other manner?—No, I do not.

1919. Are the pawners often in the habit of coming to you to get any amount of overplus that may be due to them after the sale of their goods?—They have, frequently, and I have returned it always; and I have in many instances, when I was aware of the residence of the pawner, and found an overplus, sent for that person and returned it.

1920. That was more, I suppose, as a matter of feeling with you than a matter of duty?—As a matter of duty; I did not conceive it a matter of feeling; I conceived that I ought to do it.

1921. Are there any means of enabling the pawner to enforce that right, provided you do not see fit to admit it?—When they present a ticket I am bound to show them the auction-book and to show them an account of the sale of the article.

1922. Is the auction-book such a check on you as would prevent the possibility of your concealing the fact if you were so disposed?—I do not think it is such a check as would prevent me; for instance, I may make a false entry, and for that very reason I conceive it would be most desirable to have the *onus* taken off the pawnbroker altogether, and to have some third party who would receive the overplus, and that the pawnbroker might say to the pawner who produces his ticket, "I have nothing to say to it; such a person will account to you for it; he has the overplus, if there is any."

1923. You

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Mr. *Cornelius Sullivan.*

31 May 1838.

1923. You would approve of the overplus being left in the hands of the auctioneer?—Certainly, if the auctioneer was solvent enough.

1924. Have you any other suggestion you can make for the improvement of the trade?—I am not aware at present; in fact there has been so much said about it that I am not aware that I have any thing to suggest.

1925. What is the charge that the auctioneer makes to you for selling forfeited pledges?—The manner in which I pay my auctioneer is 8 *s.* a day for his services and the room; I also pay a clerk, an assistant and a bellman.

1926. And what charge do you make to any individual who looks for the overplus, as a commission on the sale?—I have charged 1 *d.* to the 1 *s.* on the sum obtained, which, I conceive, to be about the amount of expense of the sale.

1927. But that charge is purely optional with you; it may be more or less?—I believe so; I am not quite sure; but merely to show it is more the interest of the pawnbroker to have an article released than sold; I would state that, at a recent auction of mine, there was a coat sold on which I lent 16 *s.*; this coat sold for 11 *s.* 10 *d.*, and the very next day after it was sold the owner produced the ticket; I remembered the person who had bought the coat at the auction; I went to the quay, that being where the dealer resided; I got back the coat from the person who bought it, by giving 2 *s.* for his profit, and the pawner paid me for it; on the whole transaction, after giving 2 *s.* to the buyer, it left me a profit of 7 *s.* 2½ *d.*

1928. How many months had that been in pledge?—Thirteen months; the releasing the coat would be 1 *l.* 1 *s.* 0½ *d.*; it sold for 11 *s.* 10 *d.*, and I paid 2 *s.*, which made it 13 *s.* 10 *d.*, and deduct that from 1 *l.* 1 *s.* 0½ *d.* it leaves me 7 *s.* 2½ *d.* profit, with the exception of the expense of the sale.

1929. Mr. *Young.*] With regard to the overplus of articles sold at auction, and which is not returned, does it make any considerable item in your profit?—I do not think I have ever pocketed 5 *l.* in that way.

1930. In your whole life?—In the whole 10 years I have been in the trade.

1931. You stated you sold a good many articles by private sale, not by auction?—Not many articles, and those of the worst description.

1932. You mentioned plate; what is the overplus on that?—I conceive I have hardly had any overplus on plate, on account of keeping it so long.

1933. Then you count the interest on that?—Certainly.

1934. Mr. *Beamish.*] Are the pawnbrokers of Cork in the habit of buying in?—They are sometimes, to enable them to sell again.

1935. Are they much in the habit of withdrawing goods when they do not conceive a sufficient sum is offered for them by the public?—They are, frequently.

1936. Do they sell those goods in their shop afterwards, or do they bring them forward at a subsequent period for sale?—They sometimes do sell them in their shops, and frequently bring them back to another auction; at the end of the auction I have frequently had 50 *l.* worth of what we call deposits, the purchaser paying 1 *s.* as a deposit, and buying, perhaps, 3 *l.* or 4 *l.* worth; we have been frequently obliged at the end of three or four months, at our next auctions, to bring these parcels again to the hammer, and re-sell them.

1937. That is in consequence of the parties purchasing at the auction not fulfilling their bargain?—Yes.

1938. My question was, whether the pawnbroker himself bought in the goods, or rather withdrew the goods from the sale, and subsequently sold them in his shop?—He frequently buys them; I know in any case if I conceive an article is not bringing its value, I buy it in, and I conceive it is sold, because it is entered in the auction-book.

1939. Mr. *Young.*] At which do articles generally sell to greater profit; at private sale or at the auction?—I conceive they sell better by private sale.

1940. Much?—I should think much better; some articles.



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*Jovis, 7° die Junii,* 1838.

MEMBERS PRESENT:

Mr. Hutton.
Mr. Corry.
Mr. William Roche.
Mr. Lucas.
Mr. Reddington.
Mr. Ponsonby.

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

Mr. *Thomas Charles Flaxman*, called in; and Examined.

Mr. *T. C. Flaxman.*
7 June 1838.

1941. *Chairman.*] PRAY are you clerk of the Excise district of Mallow?—Yes.

1942. How long have you been in the employment of the Excise?—About 40 years.

1943. How many years have you been in the Excise district of Mallow?—Nearly eight.

1944. Pray what is the rate of Excise duty upon auctions?—Upon plate and farming stock sixpence per pound; upon all the rest 10 *d.*

1945. There is no exception in favour of the pawnbrokers' auctions?—None.

1946. Do you consider the duty payable by pawnbrokers' auctioneers is regularly paid up?—I do not.

1947. Do you conceive that it is probable that all the goods which are forfeited to the pawnbrokers in your district are brought to auction?—I should think not all, some are sold by private hand.

1948. Then you think that the revenue is defrauded in two ways, first by not selling the goods by auction, and secondly by not entering those which are sold?—I do.

1949. Where do you reside?—Fermoy.

1950. Do you find the auction duty is more regularly paid there?—I do.

1951. Is that in consequence probably of your personal inspection of the way in which matters are going on?—No, I am not aware of that; some of the auctioneers are more honest than others.

1952. You have an exact list of all the auctioneers, as they are obliged to be licensed by the Excise?—I have.

1953. Do you suppose that many people exercise the trade of auctioneers without taking out any license?—There are several who have been discovered lately in the Mallow district.

1954. Do they sell goods for pawnbrokers?—No.

1955. Pray do you inspect the books which the auctioneers keep?—Sometimes I demand a sight of them, then they are brought.

1956. Do you find they are entered in such a way as would enable the owner of the goods to obtain a surplus, if any arose upon the sale of their goods?—No; I should think not, because the number of the ticket is not down, nor when pawned; there is only the lot and what it is sold for.

1957. The regulations of the Board of Excise require every auctioneer to send into the Excise Office a detailed list of all the articles sold?—That is what the law requires.

1958. Specifying the sum which each lot fetched?—It does.

1959. Is that regularly complied with?—In Mallow collection it is.

1960. Is that usually done in the other districts?—It is not in all the districts.

1961. Could you examine the auctioneers' returns of pawnbrokers' sales to the Excise Office here?—Yes.

1962. Could you inform us whether a detailed list is usually given in?—For Mallow collection it is, but I cannot speak to other collections, I have not examined them.

1963. Is

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Mr. T. C. Flaxman.

7 June 1838.

1963. Is there not a record kept of the auctioneers' returns to the Excise Office here?—Yes.

1964. And have you reason to suppose that they are or not regularly given in?—I should think they are not given in.

1965. Do you think it would be possible for the auctioneers to return a precise account of all the lots that are sold in sales, containing so many small lots as there are in pawnbrokers' sales?—In small towns they might, but in a large sale, such as that in Dublin, it would be very troublesome and very inconvenient.

1966. Could you show us the form of return that has been sent in to the Excise Office from Dublin?—I can.

[*The forms were handed in to the Committee.—Vide* Appendix.]

1967. I find here a number of lots are entered, lumped together, and the amount for which they are sold?—The number of lots is not there, only the amount for each lot sold.

1968. Do you suppose that is the way in which they are usually returned to the Excise Office by the auctioneers who are appointed for pawnbrokers' sales in Dublin?—I believe it is.

1969. Do you think it would be practicable or desirable that a more strict system should be enforced by the Excise?—I think it would; without that they never will be able to collect all the duty.

1970. Do you think that it would be possible to enforce a system by which every shirt, shift or pair of shoes should be separately entered, and an extensive inquiry caused by the Excise to find out whether this was correct or not?—It would be a vast deal of trouble, and would cause a great additional expense; there must be an additional number of Excise officers.

1971. Do you think such a small sum as would be levied by that would repay the great additional trouble and expense that would be occasioned?—I cannot speak to that.

1972. How many towns does the Excise district of Mallow comprehend?—Eleven.

1973. Name them?—Charleville, Cloyne, Buttivant, Bruff, Fermoy, Kanturk, Mallow, Kilfinnan, Mitchelstown, Middleton, Youghal.

1974. In those 11 towns there are 22 pawnbrokers, and the amount advanced by them, if the return presented to The House was correct, would be 35,452*l.* 3*s.* 9*d.* for the last year; what was the amount of auction duty?—Forty pounds one shilling and sixpence.

1975. How many separate auctions of pledges were there in Mallow during the last year, and what was the amount of the auction duty that was paid in?—For Charleville, four sales, duty 3*l.* 5*s.*; Fermoy, six sales, duty 19*l.* 13*s.* 3*d.*; Kanturk, three sales, duty 9*s.* 4*d.*; Kilfinnan, one sale, duty 8*s.* 6*d.*; Mitchelstown, three sales, duty 6*l.* 9*s.* 9*d.*; Mallow, six sales, duty 9*s.* 2½*d.*; Middleton, one sale, duty 5*s.* 6*d.*; Youghal, seven sales, duty 9*l.* 0*s.* 11½*d.*; Cloyne, Bruff and Buttivant, no sale has taken place.

1976. There is a pawnbroker at Cloyne who is returned by the marshal of the city of Dublin, to have lent 989*l.* on 8,529 pledges, has there been any auction duty paid by him?—There has been no pawnbroker's sale that duty has been paid for held at Cloyne.

1977. Do you suppose there have been sales upon which you have not received duty?—I am not aware, except of those three places; the other place, I should think, they have settled all the sales.

1978. As there is a pawnbroker in Cloyne, Bruff and Buttivant, how do you suppose the sales of those places were carried on?—I cannot say; I was not aware there were pawnbrokers in those places; I shall make it my business to ascertain when I get home.

1979. What do you suppose would be the proper remuneration for auctioneers for attending those sales specially?—I believe the usual allowance now is five per cent., besides expenses.

1980. Mr. *Corry.*] Would it be more or less than the duty you state, to have been collected?—It would be more than the duty collected.



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Mr. *T. C. Flaxman.*

7 June 1838.

1981. Can you form an opinion upon the whole, whether the duty collected by these auctions would fairly remunerate any auctioneer for doing the duty?—I should think not.

1982. Mr. *William Roche.*] Do you mean by that, the auctioneer's fees are barely sufficient to remunerate his personal labour?—I think not; they attend all the day.

1983. In consequence of your idea of the insufficiency of these auction fees to remunerate the auctioneers and the revenue office, would you be of opinion it would be more advisable to impose a license upon the pawnbrokers instead of raising money by auction duty?—I should certainly recommend that, though it would not bring in so much money to the revenue.

1984. *Chairman.*] How much does the revenue derive from the sales of pawnbrokers' goods?—I cannot tell the amount of the pawnbrokers altogether; the whole duty on auctions for the last ten years has not averaged 11,000*l.* a year.

1985. How much does it amount to in your own district?—I cannot immediately say; I suppose not more than 200*l.* or 300*l.* a year.

1986. Does the 200*l.* include sales generally, or only those derived from the sale of forfeited pawnbrokers' pledges?—That includes every description of sale, pawnbrokers' goods and others.

1987. The amount received from the sale of pawnbrokers' goods only was 40*l.*—About 40*l.* 1*s.* 6*d.*

1988. Do you not think licenses might be levied on the pawnbrokers, which would be as profitable to the revenue as the duty raised at present in your district?—Yes, I do.

1989. Mr. *Hutton.*] Do you conceive there would be a probability of that leading to considerable fraud by other persons, not pawnbrokers, sending in goods as if they were pawnbrokers' goods, which being sold, would, of course, be exempt from license; do you apprehend fraud arising from that circumstance?—It might be, but I think it is hardly likely.

1990. Do you think that difficulty could not be obviated by imposing the obligation of an oath or a penalty on pawnbrokers, to sell none but such goods as bad been pledged to themselves?—An oath would be better than a penalty; for they would pay more attention to that. The auctioneers formerly used to make oaths, but now they make a declaration; but if they make a false declaration, they are subject to a penalty of 100*l.*, and my opinion is, they don't mind running that risk, which they would not do if the oath was enforced.

1991. Mr. *William Roche.*] Does the Excise take any steps to ascertain that the auctioneers do make a fair and full return?—Very seldom; the officers of the Excise have other business to attend to.

1992. *Chairman.*] In all those sales, was the 6*d.* duty for plate and the duty of 10*d.* in the pound on other articles, separately entered, or were they all put in together for the Mallow collection?—There was no plate sold.

1993. The duty was paid as 10*d.* in the pound?—There was no plate in any of the catalogues.

1994. Do you suppose the plate was all sold by private contract?—I should think there was scarcely any plate pawned.

1995. Whatever plate was pawned was sold by private contract?—Was sold by private contract.

1996. Did the way in which a pawnbroker's auction was conducted at Bristol attract your attention to the system?—Yes; when I was stationed at Bristol, there was a pawnbroker, who used generally to have a fresh auctioneer every time he had a sale; and every article that was sold, as soon as it reached the price for which it was pawned, and perhaps the duty, a person used to be engaged to stand along side of him, to give him a hint to go no further, then he used to knock it down; an article pawned for 5*l.* was sold for 2*l.*; after it reached 2*l.*, 3*l.* or 4*l.*, it was knocked down, and bought by the pawnbroker; but that is not generally the case; I am speaking of that one instance.

1997. Did he sell the goods afterwards by private sale in his shop?—Either that, or sent them to some other place for sale, I cannot say which.

1998. Do the pawnbrokers, in your district in Ireland, sell many goods by private sale in their shops?—I do not know; I cannot speak to that; I dare say there are some sold by private contract; I should suppose there are,

1999. Do

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Mr. *T. C. Flaxman.*

7 June 1838.

1999. Do you keep the amount of duty derivable from pawnbrokers' sales and that derivable from the other sales, separate?—No; I have got the amount of each pawnbroker's sale, and every date entered in my ledger, the same as it stands in the paper from which I have quoted; but without seeing the account I could not tell whether they were pawnbrokers' goods or not, but as soon as I saw the auctioneer's account, I could tell whether they were pawnbrokers' goods or not, from the circumstance of the articles being so much smaller; and sometimes it is headed, "Sale by auction on such a day, such a place, pawnbrokers' goods;" that is not always the case, but I saw it was the case in several of those.

2000. No other auctions are held for goods of such small value as those which are sold by pawnbrokers?—No.

2001. Mr. *Hutton.*] Have you formed any plan in your own mind for conducting the business of the Excise, so as to avoid those frauds and errors which you say have occurred, as to the auctioneers' duty that have not been paid?—There is no other way of checking it, unless an officer was specially employed to attend every sale, and that would be attended with great expense to the revenue. They have orders from the Board of Excise to attend when they can as a check, and as often as they can, but I am afraid it is not much attended to.

2002. Mr. *William Roche.*] Are you of opinion the recovery of the full and fair return of the duty which the attendance of a revenue officer would enforce upon the auctioneers, would not be equivalent to the expense of the attendance of that officer?—No, I do not think it would.

Mr. *John Judkin Butler*, called in; and Examined.

Mr. *J. J. Butler.*

2003. *Chairman.*] ARE you marshal of the city of Dublin?—Yes.

2004. How long have you held that office?—Since September 1831.

2005. Have you read the minutes of your evidence taken before the Irish Municipal Inquiry Commissioners?—Yes.

2006. And also their report, relating to the duties of your office, as referring to your connexion with the Irish pawnbrokers?—I have read my own evidence, but I did not read the report to-day.

2007. Have you read the report?—Yes.

2008. Have you any explanation to make to the Committee, with respect to any thing contained in your evidence, or in that report?—With regard to the sum that is received for the license I was not aware of how that occurred at the time. It is simply this, that under the late Recorder, my predecessor in office, Mr. Stanley, took an opinion of the sum that the marshal was entitled to for granting a license, and his opinion was, there was 5 *s.* for registering the pawnbroker and 5 *s.* for each of the securities, making 1 *l.*

2009. Is it under that opinion you are in the habit of charging 1 *l.* for registering every pawnbroker's license?—Yes.

2010. Is the lawyer's opinion, to which you allude, now extant?—I am not certain. Young Mr. Stanley, son of the late marshal, upon getting the office, I employed him as my clerk at first. I have an impression upon my mind that I have it at home, but I am not exactly certain; I know he gave it to me; and I can write for it, if you please.

2011. I see by your evidence you have occasionally received the sum of two guineas for a license; under what impression did you charge that sum?—I never made any demand; the two guineas I allude to was from a gentleman, I forget his name, who collected the fees at Limerick at the time of Mr. Stanley's death.

2012. Have you never received two guineas since for any pawnbroker's license?—Never.

2013. Do you employ the town clerks in the several towns in Ireland as your agents, to receive the fees that are due to you, and to give pawnbrokers' licenses?—I have no recollection of having employed any town clerk, excepting, I think, Mr. Jenkins, of Youghal, who was kind enough to assist me; but, beyond that, I have no recollection of ever having employed any of them; they generally remit it to me upon sending the return.

2014. It is not by your authority or your connivance that the sums have been paid which have been stated in evidence to be considerably larger than that which the Act allows?—I never made any demand; all those fees were established before I got the office, and had been for many years.



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2015. It has been stated in evidence that the sum of 10*l.* has been paid for these certificates, for which no authority appears in the Act?—I never got 10*l.* for a certificate; the highest sum I ever got was that which I have already stated to the Municipal Commissioners, and that in a very few instances upon my first coming into office.

2016. Are you aware that Mr. Porter, of Tanderagee, within the last few weeks, has paid to your office 10 guineas for a pawnbroker's license?—I can explain that: Mr. Porter, wishing to establish his pawnbroking establishment, sent 10 guineas for the purpose of purchasing stamps, getting the bonds executed, and the fee of the treasurer; all I got for it was 1*l.* My son, who acts as my clerk, filled the bonds, and did all that.

2017. The fee for filling the bond, under the Act, seems to be 6*s.* 8*d.*; how much did your son receive for that duty?—I got 1*l.*, and he managed the remainder.

2018. Is it under a similar arrangement that, in other cases, so large a sum has been paid by the pawnbrokers for the granting of these licenses?—I do not know any thing of that.

2019. Who sends you the certificates, is it the pawnbroker, the county treasurer or the town clerk?—The county treasurer, if for a county; and the town clerk, if for a borough or city.

2020. But by the returns which have been forwarded to the House of Commons, it appears that a great number of pawnbrokers send you returns without having entered into the security, or received a certificate from the treasurer or town clerk; how do you account for having received their fees for returns without their having previously obtained a certificate of having lodged the required securities?—I never received returns from any one who is not registered in my book.

2021. Do you mark on the certificate that it has been registered, and then return it, or do you issue any new instrument to the parties?—Upon receiving the certificate, I grant the license, entering the name of the pawnbroker and the securities, which I return, either to the town clerk, from whom it may come, or to the pawnbroker; whoever it comes from I return it; it is generally the pawnbroker; when they obtain the certificate they send it to me.

2022. We do not see, by the return of the treasurer and town clerk, that all these pawnbrokers have ever received any certificate from them; how do you account for that?—Since I have been in office, I have never granted a license without a certificate; the books will show that.

2023. Have all the pawnbrokers named in your return to Parliament given the requisite securities?—Yes, as I mentioned before, every return that I have made is from my book, where they are registered, and the names of their securities.

2024. Have you ever inquired into the existence of their securities?—I have, in some instances; for instance, I sent my son to the city of Cork last year, and we found a great number of the securities were dead, and we got a great number of them to take out new securities, according to the Act of Parliament.

2025. What was the fee they paid you upon that occasion?—Upon my word, I do not exactly know.

2026. Was it 10*l.* or 1*l.*?—If it was any thing it was 1*l.*; I told the Committee before, I never received more, except in one instance, at the commencement, of two guineas for the certificate.

2027. In case there was only one security to be renewed, should you think it right, under the opinion you have taken, to charge 1*l.* for that?—Certainly not, if there was only one; for instance, if a life dropped, on the renewal of that life, I only charged the 5*s.*

2028. Was Cork the only place relative to which you took the precaution to ascertain whether any similar irregularity occurred?—Cork was the principal place.

2029. Have you got any book containing an account of your son's transactions?—No, except the registry, which shows his exertions in getting the pawnbrokers to give the new securities; they had been very much neglected.

2030. Produce the registry?—

[*The Registry Book was produced.*]

2031. Mr. *Reddington.*] What time did your son go to Cork?—September 1837.

2032. *Chairman.*]

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2032. *Chairman.*] Was there a new license granted to the persons entered in this page?—They were not originally entered by me, but all those securities were revised and corrected.

2033. Mr. *Reddington.*] At the date you mention there?—Yes.

2034. *Chairman.*] All the persons entered there got new licenses, and took out new certificates?—I am sure a great number of them did.

2035. And paid a guinea upon each transaction?—No, 5 *s.* on each security; that was the utmost; no persons are more up to what the fees are, than they are in Cork.

2036. Mr. *Reddington.*] Can you mention the names of any pawnbrokers in Cork who had licenses prior to 1837?—Jane Bennet appears to be registered in 1831.

2037. Did she get a new license in September 1837?—She got a new certificate; John Weir, Harmer Ellis and Francis Lamb.

2038. In those cases where you have entered no security, did those persons carry on the business?—Those who appear without securities are persons who were licensed before I got the office.

2039. *Chairman.*] At Cork do you require the parties to lodge the securities with the town clerk before you grant the certificate?—Certainly.

2040. By the return which has been sent to the House of Commons by the town clerk of Cork, it appears there are only 24 pawnbrokers who took out new certificates, or altered their certificates in 1837; whereas in the return sent to the House of Commons by you, we find there are 44 names entered as having been registered in the year 1837; how do you account for the fact that you have granted certificates to 44 persons, although the town clerk has not received the securities of more than 24?—I am sure there were certificates granted to no other persons but that portion that was necessary to make them get new certificates, and by reference to the books you will find where the old securities are; of same, of course there was no certificate necessary on that occasion.

2041. But by the return you will see you have entered them as having taken out certificates in 1837 to the number of 44, although the town clerk does not acknowledge more than 24?—You will find by reference that those others were previously registered; their securities had been previously entered.

2042. I refer solely to those whom you have mentioned as having taken out fresh certificates in 1837?—I am sure there were no more taken out.

2043. Did you, or did you not, grant new certificates to the 44 persons named by you in your return to the House of Commons as having been registered in the year 1837?—I can only answer in this way, that the 24 certificates were new certificates taken out, and in the others I supposed the certificates were granted on the old securities.

2044. Then the return which you made to the House of Commons, you suppose was incorrect?—Certainly not, because they were all in my books.

2045. You returned 44 names as having been registered by you in 1837, were they so registered or not?—The new ones were registered, and the others were the old ones; that made the difference; there was that number of pawnbrokers registered and in business in Cork, and all their securities entered; some of the securities of the 24 were dead.

2046. You entered them all as having been re-registered, though in point of fact you did not require that formality?—No, it was rather to make the books regular that it was done than any thing else.

2047. Did you receive fees from 44 or 24?—I am sure only from 24.

2048. Have you any entry in your book which will show that?—I have not; I think if my son were produced, he would give the Committee every satisfaction as to the correctness of what I am endeavouring to state.

2049. Mr. *Hutton.*] Is your son your deputy?—He assists me, and transacts all the weighty business for me.

2050. Is that book kept in his hand-writing?—Yes.

2051. You say you have only received the regular fees from each of these persons, but as those fees were paid to your son, and as it appears from the statement we have had before, that your son received 10 guineas, when you only received



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received 20*s.*, may he not have charged in the same proportion for all the entries in that book?—I am sure he did not; he would be able to give you every satisfaction that he did that which was correct.

2052. Can you produce to this Committee any given hook connected with the fees received by your son as your deputy, or by yourself, connected with this department of the pawnbrokers?—Yes, I believe I have a book in which every shilling is entered, but it is not here.

2053. In what employment is your son?—He is serving his time in an attorney's office.

2054. What age is he?—About 22.

2055. Was it he that filled Mr. Porter's honds?—Yes; the stamps alone were 4*l.*

2056. Did Mr. Porter write to you to know what the expense of the honds and registering the certificate would be, and did you answer him, 10*l.* would be required for that purpose?—Yes, about 10*l.* would do it.

2057. You received that 10*l.* in the first instance?—Yes; but I only retained 1*l.*

2058. How many pawnbrokers' certificates have you registered since your appointment as marshal?—By going over the book I can, by the dates, tell exactly.

2059. Will you have the goodness to do so by to-morrow?—I will.

2060. Mr. *Reddington.*] In each of those cases where you were not registering new pawnbrokers, but merely correcting an old register, where one of the securities was dead, did you require fresh certificates from the town clerk?—Every one that was registered; I do not say they were all registered.

2061. You entered your office in 1832; how does it happen, according to that book, there does not seem to he any renewal of securities, or any attention paid to this department till 1837?—It was upon finding they were so irregular, and not getting any satisfaction, that I sent down my son to inquire into the matter.

2062. It does not appear that any thing was done, in reference to that branch of yonr department, from 1832 to 1837?—No, not in Cork.

2063. *Chairman.*] By the 41st section of the Pawnbrokers' Act, pawnbrokers are desired to send you a monthly account or abstract of the number of sums lent and the gross amount thereof, which is to be made out on oath; have you got the original returns here?—Yes. [*They were handed in.*]

2064. Are those returns on oath?—No, I do not believe they are.

2065. Did you ever get any return before 1836 and 1837?—Yes; they were not in the habit of sending them, hut by perseverance I have got nearly all to make returns.

2066. Are these all you have received?—Yes.

2067. Do you receive the returns monthly, or yearly?—Yearly.

2068. Do you receive two or more years at a time?—One year at a time.

2069. The 42d section of the Act requires each pawnbroker to transmit the return within the next succeeding month after the preceding month is closed, under the penalty of forty shillings; did you ever call for or receive returns monthly?—I never called for them.

2070. Did you prosecute any pawnbrokers who neglected to send them in?—I did not; it was an established rule in the office; in fact there had been no return since the Union to Parliament.

2071. Did you ever present them to Parliament?—Never, until called upon on the present occasion.

2072. Are you aware that the Act of Parliament desires they shall he retnrned annually to Parliament?—Yes, I am aware that was the original intention, but I acted under the idea, that as my predeeessor had not done it it was quite sufficient to have them ready wben a special order was made by the House of Commons.

2073. Did you send a special requisition to the pawnhrokers to send a return, as it was ordered by Parliament?—Some of them which had not sent tbem in I wrote to have them sent up with as little delay as possible; hut there were very few that sent tbem in in time; it generally took from January to March before I got them all in.

2074. Did you cause any inquiry to be made, as to whether they were accurate or uot?—No, I did not.

2075. The Act of Parliament allows 1*s.* to the marshal for receiving such returns; it has heen stated in evidence that 1*l.* is the usual fee; how do you account

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account for that?—The country pawnbrokers generally send 1*l.*; but Cork and Dublin give me 12*s.*, and a good many of them send only 12*s.*

2076. Did you ever demand more than 12*s.*?—Never.

2077. Under what impression do you suppose they give you 8*s.* additional?—It is very hard for me to answer that question; they were all perfectly well aware of the regulations of the Act; it was quite optional.

2078. But by the Act of Parliament, 1*s.* for each return only is allowed, and you have received 12*s.* for only one return; is not that the case?—Yes, as the case may be, 12*s.* or 1*l.*, that is one return, which comprises an account of the whole 12 months. By reference to one of these you will see the whole thing; they are sent at the end of the year.

2079. They do not send 12 returns, but only one return?—Only one return. It was with great difficulty that I could at first get them to comply with the Act, but by degrees they came forward.

2080. In how many cases since your appointment have you received the monthly or yearly fee, without receiving any returns whatever?—In very few instances. When I first commenced they were not called upon, nor had there been any exertion made to get returns; invariably whenever they sent to me I called for the returns; I did my very best to obtain them.

2081. In those cases where you did not get the returns, did you get the fee?—I did, in the commencement of my career.

2082. Who collected your fees for you in the country?—In Cork there was Mr. Macdonald, in Limerick Mr. Costello, and in Belfast the late Mr. Ferguson; in the small towns they remitted themselves.

2083. What was the poundage you allowed to those people who collected the returns for you?—I think Mr. Macdonald charged me 25 per cent.; and there was a Mr. Irwin collected for me in Waterford; he is a pawnbroker, he charged me 1*l.* for collecting.

2084. One pound annually?—Yes.

2085. How many did he collect for 1*l.*?—I think there were 22 or 23 in Waterford.

2086. Do you suppose that he or the other persons whom you employed exacted any fee from the pawnbrokers, in addition for their trouble?—I understand that Mr. Costello of Limerick does.

2087. How much does he charge?—I heard he charged 30*s.*

2088. Of which he only transmits 20*s.* to you?—Yes.

2089. Have you ever received 30*s.* yourself in any case?—Never.

2090. By the 41st section, we find an abstract is to be made of the returns, and they are all to be entered in the registry. Have you done that?—This is exactly the way I have kept the returns that I have received.

2091. You have not entered them in any registry?—No, I had them filed.

2092. Did you ever inquire of your collectors whether the pawnbrokers signed the document containing the returns themselves, or whether they entrusted it to a clerk?—I never asked the question; but I am under the impression that they always signed it themselves; at least I always received them on that understanding.

2093. Did you examine whether they were likely to be an exact account of their transactions?—I had no way of examining them; I did it as far as I was capable of doing it.

2094. By the return you have furnished to the House of Commons, I find that at Dungannon John Slatterie has issued 114,587 tickets or duplicates upon a like number of pawning transactions; and that the sum lent on that number of duplicates is only 718*l.* 6*s.* 8*d.*, which would average a sum of 1½*d.* lent upon each pledge; have you made any inquiry as to the reason of such a palpable incorrectness in his return?—No, I have not; the only thing I have is those returns.

2095. In Cashel we find that William Edward's transactions have been 2,501 in number, and that the amount lent on them is 38*l.* only, which would give an average of 3*d.* for each pledge; can you account for that evident inaccuracy?—That man was only a few months in business; his return is only for a few months.

2096. That will not account for the great inaccuracy which he has shown on the face of this return?—I cannot account for it.

2097. There are other cases of 2½*d.* and 4½*d.* appearing to be the average sums lent from Harmer and Adair; can you account for those?—No.

 2098. Can

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2098. Can you account for any similar inaccuracy?—No, the return that I furnished to the House of Commons was from the returns I received from the country.

2099. Do you consider that the connexion of the office of marshal with the pawnbrokers in Ireland was intended to act as a useful check and supervision of the trade, or was it intended to obtain an income for a necessary corporation officer?—I am sure it was intended as a necessary check upon the trade; I have endeavoured to follow that as far as it was in my power.

2100. Do you think the provisions of the law are useful as they stand at present as a check upon the trade?—Indeed I do.

2101. How far do you consider the duties of your office act as a check on the trade in country towns?—I consider it a check in this way: having registered with me their securities, in the event of any irregularity or fraud being committed, the persons who suffer can through me find out who are the securities to look to for remuneration, if it is not to be got from the pawnbroker.

2102. What check do you think these monthly returns are upon the trade?—I consider those monthly returns merely as a document to be furnished to Parliament, when required to give any information upon it, I do not know of what other use they are.

2103. Have they ever been referred to by any of the public officers in Ireland?—Never.

2104. With reference to the securities, how can you suppose the securities, as entered in your book, are correct, if you never inquired into the state of the pawnbrokers in the city of Cork, from 1832 to 1837?—I took the securities from the certificate of the town clerk; it is upon that authority, and my being satisfied of the solvency of the securities, that I register; that completely lies with them.

2105. Could not the parties injured ascertain the fact of the securities having been entered into as easily from the town clerk as from you?—Of course.

2106. In point of fact, the duties, as far as they relate to pawnbrokers in country towns, do not in your opinion act as a check upon the trade?—Nothing more than in the way I have already mentioned.

2107. Is there any penalty on your omitting to inquire into the solvency or existence of the securities?—No; as I have already mentioned to the Committee, the town clerk or the county treasurer are the responsible persons for that.

2108. Mr. *Reddington.*] What risk does the pawnbroker incur if he carries on business when the security is either dead or left the country?—He is subject to a penalty.

2109. Might he not have been carrying on the trade for five years from 1832 to 1837, as far as your knowledge goes?—I do not think he could; for as far as it was possible for me to make inquiry into the matter, I did; that could only be done by the connivance of the town clerks.

2110. *Chairman.*] With reference to the city of Dublin, in what way do you consider your office acts as a check on the pawnbrokers?—I think with regard to serving notices of the sale of forfeited pledges, it is a very great check between pawnbrokers and the public, and a security to both parties. The pawnbroker sends me a list of the articles as to which the time is up, and then I send notices to the persons who have pawned, that it is necessary for them either to redeem them or pay the interest, or otherwise they are forfeited.

2111. Do you serve the notices regularly?—Every notice I receive from the pawnbroker is regularly served; I keep a man on purpose.

2112. What is the name of the person who serves those notices?—Jennings.

2113. What do you pay him?—Ten shillings a week.

2114. What means have you of ascertaining that he really serves the notices?—In no other way than that I have great confidence in him, and there never have been any complaints made: if when once I received those notices, I should neglect to have them served, and the amount of the articles are served without a notice, I am then subject to the amount of the goods; therefore it was naturally my anxiety and duty to pay great attention to that department.

2115. Were you ever prosecuted for the non-performance of that duty?—Never.

2116. Would an action be easily found against you for non-performance of that duty?—Certainly; if there was any loss I should be obliged to pay it.

2117. If

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2117. If the person whom you employed were to destroy all the notices, how could you detect that he had not served them?—If any accident occurred I should very soon know; the pawnbroker would say he sent a list to the marshal, and I must be able to prove that I served them, or run the risk of not having served them.

2118. Have you any book in which you enter the notices?—I file them; they are on a long sheet of paper; the name of the pawner, the sum lent, the article, and his residence.

2119. You copy this list out into separate notices?—Into separate notices.

2120. And preserve the list?—And preserve the list.

2121. Have you got the file of notices?—It is not here.

2122. You cannot produce them?—They would be very large.

2123. You cannot produce them?—Certainly, I can produce them.

2124. Have you any means of ascertaining whether the pawnbrokers really send you an account of all the goods which are forfeited to them?—No, I have no jurisdiction in that way, but I think, for their own interest, they are very anxious to send me the notices to serve.

2125. As far as the pawnbroker is concerned, if he wishes to elude the serving of the notices, your office affords no means of checking him in the evasion of his duty?—Certainly not; I have no private connexion with their business.

2126. Do you receive the sum of threepence for each of these notices?—I compromise it with them; the great body of them give me so much a year for serving the notices.

2127. How much a year?—Some 3*l.* and the highest 6*l.*

2128. If they pay that fee, and send you no notices whatever, do you object to their proceeding in that manner?—My whole object has been, whenever they agree to settle in that kind of way, invariably to recommend them, and to call upon them to supply me with the notices; and I have told them it was a protection both to them and myself to have the notices served; I have left nothing undone to get them to do it; that sum would not half pay if they were to pay for them all as they sent them in; it would come to a large sum in the year.

2129. In point of fact, do not some of them pay the fee without sending you notices?—There are one or two who serve very few notices, and some immense quantities.

2130. Point out to the Committee how your office can be considered as a check upon them, in case they do not choose to serve notices upon the parties whose goods have been forfeited?—The only check is what I have already stated to the Committee; that in the event of any irregularity being committed, by applying to me, I may be able to say whether they have given me notice to serve; and if they have not, then the persons who pledged their goods can at once come down upon the pawnbroker; my evidence is quite sufficient to assure them a full remuneration to the amount of their property.

2131. Has that check ever taken effect in any single case?—Yes, it has, in a very large case.

2132. State that case?—Mr. Parks, I believe it was for more than 100*l.*, omitted to serve the notice; and, upon my proving before the magistrate that he had not sent me the notice to serve, he was obliged to pay and settle with the person whose property he had sold without giving notice.

2133. Did you receive any remuneration for giving that evidence before the magistrate?—None.

2134. Can you state any other case in which you have been useful in detecting the omission of pawnbrokers?—No, I do not know that any other instance has occurred.

2135. Do you enter in a book the fact of the persons to whom the notice is left having left their lodgings, and not having been found?—No.

2136. Are you paid in advance yearly, or more than one year, by any of the pawnbrokers?—Only yearly.

2137. Can you state any other way in which you consider your office acts as a check on the pawnbrokers?—That is the only way that strikes me.

2138. Do you consider the monopoly which you exercise as auctioneer of forfeited pledges to be useful to the public, or do you consider it merely as a perquisite attached to your office?—I consider it useful to the public.

2139. In what way?—As a fair mode of disposing of property; the sale-rooms are in a very conspicuous place, at least the one that I am connected with, in Bride's parish, opposite the church; the sales are all open, and it is a very large sale-room.



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2140. Do you consider it would be an advantage to the public or to the pawnbrokers, that they should be able to send to other auctioneers besides you?—It would give them greater facility, I suppose, in disposing of their property.

2141. Which would?—I think it would be better for the pawnbroker, if he had the liberty of sending them where he pleased; I do not see how it would benefit the public, or the creatures who are more interested in the matter.

2142. If the pawnbrokers' pledges were sold at a cheaper rate by the auctioneer, would not that be a benefit to the persons who deal with the pawnbrokers?—Do you mean the purchasers or the unfortunate persons whose property is sold?

2143. The pawners?—Less expense in selling must be better, because there will be a greater chance of there being an overplus.

2144. Do you know any instance in which any overplus has been obtained from the auctioneer employed by you?—No, I cannot say I do.

2145. Did you ever inquire into the way in which the auctioneer employed by you transacts his business, as between the pawnbrokers and the public, and whether he is careful in entering the sales in such a way as to give publicity to the fact of an overplus having arisen, which is payable to the pledgers?—Not beyond attending occasionally, looking on at the disposal of the goods; since I have been in office, I never heard the slightest complaint against Mr. Bentley.

2146. It is stated in the report of the Commissioners for inquiring into the Municipal Corporations, that "the appointees of the office, by the system of farming them to the assistants, reduced them to places of sinecure emolument to themselves, abandoning all attention to the conduct of an establishment which, if it be permitted at all upon the present exclusive system, ought to be watched with vigilance for the protection of the poorer classes of society;" do you consider your having the appointment of the auctioneer of forfeited pledges in any other light than as an advantage of sinecure emolument to yourself?—It has always been a practice in the office, at least my predecessor, and, I believe, who ever was before him, to farm it out.

2147. Do you consider it in any other light than as a sinecure?—I have had nothing to do with it beyond going to the sales; and having such confidence in Mr. Bentley, I did not think it necessary for me to interfere beyond that; but certainly if any thing went wrong I am the person who would suffer.

2148. Mr. *Reddington.*] Do you consider the income you derive from it, considering the risk you run and the trouble you take, is extravagant?—I do not consider it extravagant, compared with what are the profits of the office of my deputy.

2149. What is your bargain with your deputy-auctioneer, Mr. Bentley?—He pays me 6*l.* per week.

2150. He stated here the other day that he paid you but 3*l.*?—Three pounds was the original agreement, but at a meeting of the corporation, they conceived it rather extraordinary that the deputy had a large income and the principal a small one; and we had another bargain, and Mr. Bentley allowed me 6*l.* per week.

2151. Mr. Bentley, your assistant, runs some risk and incurs much trouble; whereas, by the evidence you have given, you have divested yourself of both risk and trouble in the affair?—I have no great trouble, indeed, except what I choose to impose on myself; the thing is all done by Mr. Bentley; there is no disguising the fact, it always has been the practice of the office, long before I got it.

2152. Can you increase or diminish the weekly payments from Mr. Bentley to any amount you please?—I might decrease it, but I have not the power of taking more.

2153. How did you manage to increase it to 6*l.*?—I mentioned before, it was the act of the corporation, not mine; they conceived that the deputy having so large an income, that I did not get what they conceived a fair proportion, and we then made an agreement between ourselves, and Mr. Bentley agreed to give me 6*l.* a week.

2154. Was not your agreement with Mr. Bentley to give your deputation of the office for 3*l.* a week during your continuance in office?—That was my agreement.

2155. How would he be compellable to pay 6*l.* a week?—I cannot account for it; he paid it not by my asking; if fortune fell in my way, I would not object to it.

2156. Was not this the case, that you intended to resign your office in case Mr. Bentley had resisted, and to get him turned out of his deputation by your successor?

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successor?—Certainly not; I could not have acted in that way to Mr. Bentley; I made the agreement with him; nobody would ever submit to such a thing as that, nor was it ever proposed.

2157. Do you consider your office in the light of an annual office, or are you to be marshal of the city of Dublin for life?—I consider it is for life; there has never been an instance of any person being removed, except for bad conduct, and no instance of bad conduct has ever occurred; if any Member of the House got up and demanded a ballot, of course they have the power of putting it.

2158. You are removable at the pleasure of the corporation in any year?—They might outvote me.

2159. Practically speaking, they do not exercise that right?—They do not; the original charter gave the office of marshal for life, and some of my predecessors were elected for life; I consider myself so.

2160. Mr. *Hutton.*] You are not, in point of fact, elected for life; your appointment was made subject to ballot every year?—I don't say subject to the ballot, but they had the power of the ballot.

2161. Was that under the new regulation made previous to your appointment?—That was the way that my predecessor held the office, and he held it for many years.

2162. Mr. *Reddington.*] Cannot you tell, by reference to your books at any time, the number of pawnbrokers in business in Ireland?—Yes; those very returns would answer that question.

2163. Could you, from your own books, be able to do that?—Yes.

2164. How long is it since you first began to send this form of return?—Three or four years; I found it necessary to do that, as it was great inducement for the pawnbrokers to do, for ignorance prevented a great number doing it; but since the adoption of that plan, I find the returns sent more regularly.

2165. Was not the first circular sent in 1836?—I was in the habit of sending a circular, requesting they would make returns from the commencement of my office.

2166. Still you can only produce returns for the two last years?—Yes, there are returns for every year.

2167. Not in those forms?—That was an act of my own, by way of inducing them to become regular and saving trouble.

2168. I see the following sentence in the circular sent by you to the pawnbrokers in Ireland: "I have now to impress upon you, that a perseverance in the same strict line of duty is the surest method of continuing to the trade the benefits resulting from the present form of legislation." You therefore conceive that the trade would be interested in preserving the present form of legislation?—Yes, the great inducement I had in writing that letter was to enforce the returns.

2169. Do you consider it equally beneficial as regards the public?—I think it is a very good regulation; the only thing that might be improved, is some little alteration in the rate of interest.

2170. That is the only improvement you are prepared to suggest?—That is the only improvement that I can see.

2171. Mr. *Hutton.*] You mentioned, you thought those returns were a great check in the case of country pawnbrokers; we have it in evidence before us, that this person, who alleges he signs this return, has been dead for many years before the date of the return?—If it is so, it is an imposition that has been practised on me; but I am not cognizant of the fact.

2172. *Chairman.*] You stated in your examination before the Municipal Corporation Commissioners in December 1833, that you were preparing a return to Parliament, agreeably to the statute; why did you neglect to send that in?—I was collecting them in that kind of way; subsequently I found the thing had never been practised since the Union, and I was given to understand it would be quite sufficient if I was prepared to furnish them when called upon by Parliament; that was the impression under which I acted.

2173. Might you not as well admit at once that you conceive that the duties of your office, as relating to the pawnbrokers, were more for the purpose of giving you a certain income as an officer of the corporation, than as giving information either to Parliament or to the public, of the trade of pawnbrokers?—I cannot admit that;



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that; I think I prove it, because I was enabled now to furnish the information required by Parliament.

2174. Mr. *Ponsonby.*] Has not a great deal of the information you furnished, been found not to be strictly correct?—Not that I am aware of.

2175. I don't mean that it is your fault, but that you have been imposed upon by some of the returns?—The question which was put to me by saying that the individual who signed that was dead, that was an imposition practised on me.

2176. As you had no means to detect that, you cannot say but that many of the other returns are equally fallacious?—I cannot admit that generally, because we have had a particular investigation of almost all the towns in Ireland.

2177. Have you any means of ascertaining the truth of the returns that are made to you?—Nothing more than from what come from the pawnbrokers.

2178. Mr. *Corry.*] Do you consider that, under the Act of Parliament, you are called upon to inquire into the accurateness of the returns?—No, I never considered that; the only way I could inquire into that, is by going down to the spot and making them produce their books.

2179. Your duty is merely to register their returns?—Yes.

2180. *Chairman.*] What are your other duties as city marshal?—I execute all executions under the process of attachment; for instance, when goods are seized under the city process, they are deposited with me as marshal, and if the parties do not settle the business within 21 days they are then run to execution, and upon receiving the execution (the same way as the sheriff), I proceed to sell.

2181. Are you a state officer of the lord mayor?—Yes.

2182. Then you conceive, probably, your duties altogether may not be overpaid, although your duties as far as they relate to the trade of pawnbrokers may be so?—I hope the Committee will not ask me to admit I have been overpaid; I am very well paid; I have got the office as it is.

2183. Was there any threat held out against Mr. Bentley by a person of the name of Hines, that if Mr. Bentley would not increase the weekly rent to you that certain measures would be taken against him?—There was a meeting of the corporation, and Mr. Hines took a very active part; but I don't exactly recollect that there was any threat, but it was a recommendation that we should arrange the matter between ourselves; with regard to that I was no party to the matter, because having, as I said before, made my agreement with Mr. Bentley, I conceived myself bound by it.

2184. Did you take no part in preventing his interfering between you and Mr. Bentley?—I had no power, because I had no voice in the corporation; when I was appointed to the office, I had no vote.

2185. Did you make any exertion to prevent Mr. Hine's from acting in this manner?—No, I did not interfere in it publicly.

2186. How do you account for Mr. Hines interfering between you and your deputy; it seems to be an affair between you and your deputy, and in no way connected with the corporation; how do you account for that interference?—What led to it, I believe, was, the report of the municipal inquiry, with regard to the large amount of Mr. Bentley's emoluments; then the meeting of the corporation conceived, as I have already stated, that he ought to pay me and Mr. Finley 100*l* more a year.

2187. Mr. *Ponsonby.*] Do you mean the Committee to understand that the weekly sum paid by Bentley is fixed by the corporation, and not matter of private agreement?—It is a private agreement, as I have already stated; when this interference took place, they left the matter to be arranged between ourselves.

2188. What object could the corporation have in interfering between you and Mr. Bentley?—I cannot say, except that they conceived I did not get a sum equivalent to the profits of the office.

2189. Was it not in consequence of any representation of yours to them?—Certainly not.

2190. As far as you were concerned, you were ready to leave it at the old rate of payment?—Certainly, as I have already said, I made a bargain which I could not depart from.

2191. Was

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2191. Was Hines any friend of yours?—Quite the reverse; we had not spoken for many years; I can assure you it was not an act of friendship on his part; I am not honoured with his regard or his good opinion.

2192. *Chairman.*] You name, in the general return of Irish pawnbrokers, several persons who do not state the sums lent by them during 1837; have they paid you the usual fee?—Some have not ever paid or sent in the return.

2193. You name in the general return of Irish pawnbrokers several persons who did not state the sums lent by them during 1837; have they paid you the usual fee?—I dare say the greater number of them have.

2194. Why did they not send the return then?—I cannot account for it; I wrote to them; I did every thing in my power to get them.

2195. They sent you the fee, but not the return?—I am sure they did.

2196. Have you any power under the Act of compelling the return?—Yes, I think I have the power.

2197. Have you prosecuted them for not complying with the Act?—No, I never did.

2198. Mr. *Hutton.*] Your attention was called by the Municipal Commissioners in that inquiry, in 1833 especially, to the lawful fees which you are allowed by Act of Parliament, but notwithstanding that you seem to have continued to take more than those fees?—They have been regularly sent to me in the way I got the office, without my interfering.

2199. Notwithstanding the recommendation of the Commissioners not to take more?—I never demanded more; it was the established custom for many years.

2200. Do you recollect any circumstances that occurred with respect to Mr. Brophy at Dublin, a pawnbroker, having been made liable to the owner of forfeited goods, who had not received notice of the intended sale of his property, although Mr. Brophy alleged that he had given you notices to serve?—I have no recollection of any such thing, because if I had done that, if there had been any loss, I would have had to have paid it.

2201. *Chairman.*] After Mr. Hines had made some allusion in the private committee of the corporation of Dublin to the rent which Mr. Bentley paid, you being insufficient, did you engage with Mr. Bentley in any bill transactions which induced you to give up all chance of any increase to your monthly rent?—Certainly not; Mr. Bentley has on one or two occasions, when I wanted an advance, accepted a bill for me, and stopped the receipts to meet it, but never under any other motive than my having asked him to oblige me, and he has obliged me.

2202. How long did he continue to pay you 6*l.* a week after Mr. Hines's interference?—I am paid up to this moment, by his having accepted a bill for me; the bill will not be due until September.

2203. You are paid up at the rate of 6*l.* a week?—Yes.

2204. Shall you continue to take 6*l.* a week from Mr. Bentley?—Certainly.

2205. After the bill becomes due?—Yes, I think so.

2206. After the bill transaction is concluded?—I do not think he will refuse it to me.

2207. Was the agreement entered into between you and Bentley made at a dinner after Mr. Hines had spoken to the corporation about the insufficiency of the rent he paid you?—Mr. Bentley invited me to dine, and also Mr. Finley, who was the other officer of the sale-room; it was there I made the arrangement.

2208. And that arrangement holds good still?—It has held good up to this moment, notwithstanding the accommodation I have lately received from Bentley; I beg leave to explain that those bills were merely an advance; I drew on Mr. Beatley for what sum I might want, and I allowed him to hold back the weekly payments to meet the bill; but there was neither increase or decrease in the thing, good, bad or indifferent.

2209. Though you considered your private agreement for 3*l.* sacred, yet you continue to receive 6*l.* a week?—So long as he pays it to me.

2210. Do you think that he will continue to pay you 6*l.* a week, after your declaration here that you consider yourself bound by your private agreement to ask him for only 3*l.* a week?—I considered myself bound at the time for 3*l.*; it was not my asking to increase it, but now having it increased, it remains so.



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2211. Mr. *Ponsonby.*] Is Mr. Bentley's office recognised by the corporation?—It is under an Act of Parliament that I appoint Mr. Bentley.

2212. Does Mr. Bentley hold an office under the corporation, or does he merely hold a private appointment under you?—I consider him my deputy.

2213. He is your officer?—Yes.

2214. His salary would be according to your pleasure?—Exactly.

2215. Then the corporation has nothing whatever to do with his salary?—It is recognised that I have the power to appoint a deputy, and I have appointed Mr. Bentley as my deputy; he holds it by the same tenure as I do; so long as I hold the office, he does.

2216. He holding an office under you, has had his emolument fixed by the corporation?—His emolument is casual; it depends upon the amount of sales. The power that is given me to appoint him is derived from the corporation.

2217. You did not appoint Mr. Bentley by any right which is in the corporation of Dublin, but under the Act of Parliament?—Under the Act of Parliament.

2218. Then, so far as he is your deputy, he is only your deputy under the Act, not under the corporation?—I conceive, as I hold under the corporation, he is still my deputy under my appointment by the corporation; he is a member of the common council also.

2219. He is not appointed by the corporation?—No.

2220. But by you, as deriving your power under a special Act of Parliament?—Yes, exactly so; which, of course, is conferred on me by the corporation.

2221. What is the name of the sword-bearer?—William Henry Finley.

2222. Has not Mr. Bentley discontinued paying him 6*l.* a week for the last six weeks; does he not only pay him 3*l.*?—That is all he pays him; and Mr. Bentley threatens to do the same with me; I do not know whether he will or not.

2223. Mr. *Ponsonby.*] When Mr. Bentley was appointed by you, was it on the understanding he was to hold the office as long as you did?—Yes; Mr. Bentley had been so long in the office, and had always conducted it so well, that I was recommended to appoint him; and I found him most correct and most honourable in every transaction.

2224. You did not consider the corporation had any thing to do with the appointment?—I had full power to do it; they left it to myself to make what private agreement with him I thought proper.

2225. *Chairman.*] Did you try, some time after the appointment, to get some other person to hold the office, and did you find there was no other person who was willing to give you a larger sum than that which Bentley offered?—I never asked any individual, because having previously known Mr. Bentley, I conceived I could not be in safer hands.

2226. Mr. *Hutton.*] Did you write a letter, in January last, to Mr. Long of Cork, a pawnbroker there?—Yes.

2227. Is that the letter?—It is.

[*The following Letter was then put in.*]

Dear Sir, Dublin, 19 January 1838.

I AM in receipt of the 16th instant, relative to the attack about to be made on the pawnbrokers of Ireland by the petition of Mr. Barrington, presented to Parliament by Lord Clements, calling for an inquiry into the system to which I was quite alive, and you have only anticipated my intention of addressing the members of the trade on this very important subject; as I am quite aware that any alteration in the present mode of conducting the business will not be of use to the interest of the public, but will be fatally destructive to the pawnbrokers of Ireland. Under all the circumstances of the case, I am determined to use any exertion in my power to protect them; and as my interest is also concerned, I have determined to proceed to London, on the 6th of next month, for our mutual benefit; and to have a person to watch the movements of those who are seeking to establish alterations uncalled for, is absolutely necessary: I therefore offer my best services, and will, at all times, attend to any communication from the trade; and, on my arrival there, will forward you my address, together with all the information I can by possibility obtain. I have my reason to expect I will be able to procure the support of many influential Members of Parliament, both in the Upper and Lower House, who, I trust, will endeavour to see justice done to all parties. My residence in London will be attended with expense, and as I may have occasion

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occasion to consult professional men, I expect that every pawnbroker in Ireland will contribute to enable me to be placed in a position to meet any difficulty that may arise.

Requesting your reply, believe me, my dear Sir, very truly yours,

*John Judkin Butler.*

Mr. *J. J. Butler.*

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P.S.—My son, who had the pleasure of so recently seeing you in Cork, has left town for Belfast, to call a meeting of the trade on the subject I have written on; when he returns he will have great pleasure in furnishing you with the list of the members of the trade you require.

William Long, Esq. *J. J. B.*

(Addressed, in haste, Mr. William Long, Mallow-lane, Cork.)

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2228. Among those persons to whom new licenses were granted in Cork, the first two, Jane Bennett and Henry Bible, they are entered in the list as if they had given new securities; the names of the securities are the same as the former ones; have you charged them for the register of new securities?—Certainly not; I am sure I did not; it was my son transacted it, and I am confident he did not do any such thing. Twenty-four was the only ones that were annually registered.

2229. Mr. *Reddington.*] You cannot make any distinction from this book, between those that have paid for registering and those that have not?—Except so far as where the new security corresponds with the old.

2230. It is only surmise, on your part, that persons have not paid for being re-registered?—I am confident they have not.

2231. Mr. *Hutton.*] Why do you require those persons to have new certificates, when the securities are the same as they had been before, and their certificates, of course, had been in existence previous to this time?—I really cannot answer that question more than as I said before, it was to make the book regular; they were probably registered by the late marshal.

2232. Then it appears, though their securities were in existence and regular, that a fresh fee was demanded for them?—No fresh fee was demanded, that I know of.

2233. In some cases, the name of the third security is not entered in those which have been re-registered; can you account for that?—No, I cannot.

2234. There is a fresh date of license put to these, as if they had been re-licensed, when it appears the former securities and former licenses were in existence; that is a point I want to have accounted for?—As far as I can account for them, I will; I am sure no fee was demanded for bringing them forward; I will produce my son, who transacted the business, and I dare say he will be able to bear me out in my opinion on the subject.

2235. Then why make a fresh entry, as if they were re-registered, if that were not the case?—To make the book regular.

2236. The statement you now make, does it agree with the statement made in your book?—There are only 24 of the town clerks; all I can say is, the only parties that re-registered are those returned from the town clerk.

2237. Then why not bring forward, in your book, the date of the old license?—It is in the other part of the book.

2238. But in this?—I cannot account for that.

2239. This book is headed, "Revised and Corrected the 20th September 1837;" there appears to be no revisal or correction of several of the persons under that head; how can you reconcile that?—I reconcile it thus: there was no certificate taken out for them, because they were previously registered in the town clerk's office in Cork and in my books.

2240. Then why enter it here?—I cannot tell; my son did it for me.

2241. Mr. *Reddington.*] You cannot speak with certainty, not having been there, and not having transacted the business yourself?—I think it is strong corroborative proof, by the return of 24, by the town clerk being registered.



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*Veneris, 8° die Junii,* 1838.

MEMBERS PRESENT:

| | |
|---|---|
| Mr. Young. | Sir William Somerville. |
| Mr. Roche. | Mr. Corry. |
| Mr. Hutton. | Mr. Beamish. |

LORD VISCOUNT CLEMENTS, IN THE CHAIR.

Mr. *John Judkin Butler*, called in; and Examined.

Mr. *J. J. Butler.*

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2242. *Chairman.*] YOU stated yesterday, that except in one case where two guineas were paid, you never took more than one guinea from any pawnbroker in Ireland; do you adhere to that statement?—I do not recollect having got more; there might have been 30*s.* got in one or two cases, but beyond that for a license it never went higher.

2243. I am alluding to the monthly returns?—I have in one or two instances got 30 *s.* from some.

2244. In the return you received in 1837 from Francis Gray, a pawnbroker at Market-hill, there is a memorandum in Gray's hand-writing, stating that with the return he encloses 1 *l.* 5 *s.* as your fee; are there many such instances as that?—Very few; as I said before, I never made a demand; it was a regulation they made themselves.

2245. Here is a return from Anne Brunton Ennis, in which a bank order for 1 *l.* 10 *s.* was sent you; did you receive the money?—I did.

2246. For a return for which only 12 *s.* is allowed by law?—That is the regulation they made among themselves, and that is the way it was when I got the office.

2247. That is the regulation the pawnbrokers made among themselves?—Yes; it was what my predecessor was in the habit of getting; I never made a demand.

2248. Have you any document to prove that was the regulation they made among themselves?—I have no documents to prove it, but I have always understood it to be the case.

2249. Mr. *Roche.*] Is it not strange they should make an arrangement to their own disadvantage, to increase their own expenses?—There was not one but what was aware of what the Act mentioned.

2250. Sir *William Somerville.*] You were aware of what the Act mentioned?—Yes.

2251. Can you inform the Committee the precise number of persons who made this regulation, and those who did not adhere to it?—I cannot, but there are very few; in fact, all I can say on the point is, as I said before, it was the way my predecessor was paid; I never made any demand beyond demanding my fees, and they sent those sums.

2252. *Chairman.*] In the list of pawnbrokers for 1836 and 1837, you return Deborah Ann Roe at Ballinasloe, but, from the return of the county treasurer, no security seems to have been lodged for Deborah Roe?—It is lodged for Edward Roe.

2253. On what authority did you place the name of Deborah Roe on the register of pawnbrokers?—I am not aware; I should like to refer to the books, as that is the only way I can explain about it. [*The Witness refers to the Register Book.*] I do not see any such name.

2254. Refer again to the book?—Yes; she seems registered here, 16th March 1836. I can only say here is entered Ann Deborah Roe, and here are her securities mentioned; I am positive that I received them, and I am positive I have the certificate on which I granted it at home.

2255. That is to say, you received the fees, but did not inquire whether the treasurer had given the certificate or not?—I am sure I got the certificate, otherwise I would not have given the license.

2256. By the return sent in from Mr. John O'Hara, treasurer of the county of Galway,

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Galway, it appears that Edward Roe is the only person whose securities are lodged with him [*Handing the return to the Witness*]?—Are the securities mentioned here?

2257. Yes?—In my book Edward Roe appears as one of the securities for Deborah Roe.

2258. Are you aware that Edward Roe has since become a publican, and that Deborah Roe's name has been put into the register, for the purpose of avoiding the penalty upon a pawnbroker acting as a publican?—I know nothing at all about it, and I never heard; I can write for this certificate, and set this matter right; they may have imposed on me, but this would not have appeared on the register if I had not received a certificate to that effect.

2259. On the back of Deborah Roe's return there is marked "fee, one guinea; arrears of fees, a guinea;" did you receive two guineas from her?—If it is there, of course I did; one for the license, one for the returns.

2260. It is not marked for license but for return?—It says on this, "for license."

2261. Sir *William Somerville.*] Is that the legal fee for a license?—One pound is the fee.

2262. *Chairman.*] The county treasurer reports the sureties of Edward Roe to be Timothy Murray, Patrick Hughes and William Kenny; but in your book, Patrick Hughes is omitted, and Edward Roe is inserted as a surety; what authority had you to register Edward Roe as one of the sureties for his wife?—On the authority that I received.

2263. That authority is derived from the county treasurer?—Then I must of course have been imposed upon.

2264. Mr. *Young.*] You did not think it necessary to make inquiry?—I always grant the license on receiving the town clerk or county treasurer's certificate.

2265. *Chairman.*] The Act of Parliament requires the pawnbroker residing in the town, to lodge his bonds with the town clerk, and if in the country, with the county treasurer, and to produce from one or the other of those officers certificates to you; would you consider yourself warranted to register a pawnbroker who lodged his bonds not with the town clerk or with the county treasurer, but with some other officer?—I never have received an instance of the kind, and never heard an instance of the kind.

2266. Have you not, within the last few weeks, registered three pawnbrokers in Newry on the certificate of the bonds being lodged with the seneschal of that town?—Yes; in getting the seneschal's certificate to that effect; Mr. Glenny is the officer who always now transacts that business for the town of Newry.

2267. I thought you said you required it invariably from the treasurer or the town clerk?—I should have said as the case may be; the seneschal is the officer who always acts in Newry for that purpose.

2268. Is there not a town clerk at Newry?—I do not know.

2269. Are you not aware the seneschal is not a certifying officer of pawnbrokers' bonds, and that if they were made payable to him or deposited with him they could not be enforced under the Act?—I do not know it at all; but I know the seneschal of Newry has been the person invariably since I was in the office, and, as I understand before, who always certified for those people.

2270. Sir *William Somerville.*] You never looked into the Act of Parliament to make yourself acquainted with the fact?—I know it was the town clerk or treasurer; but I conceived the seneschal came under the same power.

2271. You conceived the office of seneschal was tantamount to that of town clerk in other towns?—Yes; and I will tell you a circumstance which makes me sure he was the person who had the power: in the last election for Newry he was treated as the town clerk as having possession of the poll-book.

2272. The reason is, you were not aware what the provisions of the Act were, as you stated just now; but you thought the office of seneschal was the same thing as town clerk?—Yes.

2273. Then you were aware of it?—I was aware he was always the person who acted; that when there was no town clerk, he was the person that I always received the certificate from.

2274. I understood you to say you did not know just now the provisions of the Act?—I know the provisions very well; but I conceived the seneschal, where there was no town clerk, was tantamount, and he has always been so considered.

2275. *Chairman.*] You stated yesterday, when a new bond was given to



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replace a single security that had dropped, that in that case you never, by any accident, charged more than 5*s.* fee?—Never.

2276. And which you admitted was all you were authorized to charge by law. In the letter you have received from the seneschal of Newry, in the case of Whitehead, of Newry, you have omitted to tear off this back of the letter, he having notified to you he had sent up 1 *l.*, which was for the renewal of a single security; how do you account for your having received 1 *l.* in that case [*Handing the letter to the Witness.*]?—All I ever demanded was a crown; I cannot account for that being sent, except it was at their own option.

2277. Sir *William Somerville.*] If you receive more than you are entitled to by law, you never return any thing back?—Never; they are all perfectly aware of what they had to give me.

2278. Mr. *Roche.*] Can you assign a motive for their gratuitous liberality?—Indeed, I cannot; only they conceive the thing is so very small; I believe that was their feeling.

2279. Are they relieved from any inconvenience or trouble in consequence of their overpaying you?—Certainly not.

2280. *Chairman.*] Is it not possible that when they sent you 1 *l.*, instead of 12*s.*, they may conceive that you would be less careful in inquiring into the correctness of the returns which they are desired to furnish you?—Upon my word, I believe they had no such idea. There is no part of my duty I take greater pains in than to obtain the returns; as I think will be seen by reference to the books, looking at the few that were returned before I took to the office, and to the great number that have been returned since.

2281. Sir *William Somerville.*] Did you ever name any particular fee to them yourself?—Never.

2282. *Chairman.*] You mentioned yesterday one of the benefits which your office conferred on the public was, that all pawnbrokers' sureties were registered by the marshal, and that their names could at once be ascertained by reference to the marshal, when his register was examined; there are 128 pawnbrokers' names entered in that register, without the name of any one of their securities; you have been now six years in office; why have you so long neglected to fill up the register?—That was all that appeared on the books before I got the office; I could not obtain them, for this reason: the old books were kept by my predecessor in office so irregularly, that I could make neither head nor tail of them; I have endeavoured to work this out myself as well as I could.

2283. Then, up to the present time, you admit the register of securities, which is defectively kept, could not have been of any advantage to the public?—I am confident they were of advantage to the public; and those I had not, as a matter of course, were registered either with the town clerk, or with the treasurer of the county.

2284. Then you admit there can be no advantage, in those cases, in registering with the marshal, since in those cases the parties must be referred to the treasurer or the town clerk?—Why, I ought to have had them all here in the book; I have had them all since I was in office myself.

2285. Did you receive fees from those 128 persons, notwithstanding the irregularity in their securities, the same as if they were legally authorized pawnbrokers?—I received them as appearing registered in my books.

2286. Although, on the face of your books, that register was of no avail, evidently, as there are no securities mentioned on the face of that register?—All where the omissions appear were before I got the office; and then the securities could be obtained from the town clerk or the county treasurer.

2287. I find Dora Kingston in 1833; John Rooney, 1835; Eliza Lynn, 1833; Faithful Tate, 1836; William Bradford, 1834; James Fitzgerald, 1833; whose securities are not entered; pray, were not those registered by you since your being appointed to your present office?—Certainly, if those dates are correct.

[*The Witness examined the Register.*]

2288. Are the dates correct?—The dates are correct; I do not see the sureties here; I cannot account for it.

2289. Besides the 128 pawnbrokers whose securities are not inserted, there are 11 others also incomplete; look in your register at the name of Jane Rooney, Athy, certified to have commenced business 16th January 1835; what do you mean by entering the remark, "Security not sent?"—Upon my word I cannot account for it.

2290. You

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2290. You are prohibited by law from registering any person as a pawnbroker, who does not previously produce a certificate of security being lodged; why did you register Rooney?—Upon my word I do not know any thing at all about it.

2291. Sir *William Somerville.*] Is that your hand-writing there?—It is not.

2292. Did you charge 1*l.* to him, for entering his name on the register?—I am sure he sent 1*l.*; I am confident that the certificate of this is forthcoming, and of all of them.

2293. The names of all those persons are written in the book, although the securities are not entered?—Yes.

2294. Are any of those names in your own hand-writing?—No.

2295. *Chairman.*] How is it the mark occurs in the book, "Securities not sent," when you are confident that the certificate is forthcoming?—Upon my word I cannot account for it.

2296. Mr. *Roche.*] Who made that entry?—My son.

2297. *Chairman.*] Will you turn to the name of James Fitzgerald, entered October 1833, in your book, with the remark, "Securities are not sent;" why did you register him?—I cannot account for it.

2298. Sir *William Somerville.*] Is that in your hand-writing?—It is not.

2299. *Chairman.*] As the Act of Parliament requires, positively, three securities for each pawnbroker, explain why you have entered a less number, in the following instances: Clonmel; Richard Shaunavan, two securities. Callan; Michael Lynch, two securities. Lurgan; Matthew Wells, two securities. Mallow; Maurice O'Connell, two securities. Tralee; Thomas Burton, one security?—As to Richard Shanavan, of Clonmel, that occurred before I was in the office.

2300. Matthew Wells, of Lurgan, commenced in 1837, did he not?—Yes; I have the entry, and of course I got a certificate of three; but how it is that the other name does not appear here, I cannot tell.

2301. Sir *William Somerville.*] Is that your son's hand-writing?—It is.

2302. Is there any of your hand-writing in that book?—Very few entries.

2303. Did you ever look over the book before?—I have.

2304. Did you ever at all, before you came into this room, look into the book?—Yes.

2305. You were not aware of any of these inaccuracies?—No, indeed; I did not attend to it.

2306. *Chairman.*] You cannot account for cases, in which two securities only are entered, but you presume in cases where two securities are entered, three have been really returned?—That is my impression.

2307. How came you to accept, as valid, a certificate from the town clerk of Belfast, that the securities of three pawnbrokers in Ballymena had been lodged with him, when they should have been lodged with the county treasurer of the county of Antrim, and that in 1835 and 1836?—I see that was the late town clerk of Belfast, Henry Fergusson; I see, that in November 1831, there was one certified by Mr. Fergusson, and the other two by me.

2308. Why did you register a pawnbroker on the certificate of the town clerk of Belfast, when the law directed you should take the certificate of the county treasurer of the county of Antrim?—Belfast is in Antrim; whether that was the reason I did it I do not know.

2309. Is Ballymena within the jurisdiction of Belfast?—I cannot exactly answer that question; it appears here. Mr. Fergusson was always in the habit of certifying for Ballymena before I got into office, and I took his certificate, conceiving he was the proper officer.

2310. The law directs security should be lodged with the county treasurer, and not with the town clerk of Belfast; was Mr. Fergusson town clerk of Belfast, the agent who collected your fees?—Yes.

2311. Might it not have been on that account that you were less strict with people who obtained a certificate from him, instead of from the proper officer?—Certainly not; Mr. Fergusson was too high-minded a man (he is dead now) to do any thing of that description, and I never contemplated any such idea.

2312. He was employed by you as your agent?—He had been in the habit of receiving the fees for my predecessor in office, and he collected them for me; and he never charged me any thing, except giving his clerk a crown for his trouble.

2313. Were you not aware that bonds, payable to the town clerk of Belfast, would be of no avail, in cases where the pawnbroker was acting for the town of Ballymena, and that it would be contrary to the Act of Parliament?—It certainly



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ought to have been, according to the strict letter of the law, from the county treasurer; I know there was a Mr. Fergusson, treasurer for some of the northern counties; and I have certificates signed by him, but for what county I cannot tell; whether it is the same or not, I cannot say. Ballymena is in the county of Antrim, I believe.

2314. Are you aware that the treasurer of the county of Antrim is Mr. Alexander Miller?—No, I am not; if he is, it will depend upon how long he has been treasurer.

2315. It appears from your book, Susan Barret, who commenced business at Cahir Civeen, made her bonds payable to the town clerk of Tralee, and deposited them with him instead of the county treasurer of Kerry; why did you not check this irregularity?—I do not know.

2316. You cannot account for it?—No, I cannot, really.

2317. In looking over the returns made to you by the pawnbrokers in 1837, please to explain why you accepted the returns without signatures from the following persons: Jane Bailey, Athy; D. Roe, Ballynasloe; J. Sheales, Belfast; Eliza Lynn, Belfast; J. Neile, Belfast; F. Tate, Belfast; J. Bailie, Ballyshannon; Ann Howard, Cork; M. Shanahoe, Carrick-on-Suir; J. Fisher, Cootehill; M. Williams, Kinsale; E. Homan, Limerick; J. Parker, Limerick; J. Slattery, Lismore; J. Boyd, Newry; J. Mills, Newtown-Hamilton; C. M'Master, Omagh; J. Slattery, Tullow. I always looked at that as an unintentional error, because they were always enclosed in a letter to me, bearing their signatures; some of them are very ignorant persons; through mistake or ignorance they had not signed. I took the pains of explaining to them where they were to sign.

2318. If you do not examine into the correctness of the return, and if you accept them as sent in, signed or not signed, of what use can these returns be?—I considered it was tantamount to a signature those persons enclosing that in their letters; I am sure there was no intention of fraud or disposition on their part intended.

2319. You stated yesterday, you never received your fees in advance; among the pawnbrokers' returns handed in, you have omitted to tear off the half sheet of one of them to which you now allude, and on which your letter to the pawnbroker is written, and which is as follows:

Marshal of Dublin's Office.—All letters to this office must be post paid.

Dublin, December 20, 1837.

Dear Sir, 62, Upper Gardiner-street.

The annual period having arrived at which it becomes my duty, as register of the pawnbrokers of Ireland, to prepare a return to the House of Commons, of the amount of business of each office throughout the kingdom, I take leave again to call your attention to the subject.

On the last occasion I transmitted a form of return to the trade, which produced such a very satisfactory result, that I am again induced to repeat it.

I have now to impress upon you that a perseverance in the same strict line of duty, is the surest method of continuing to the trade the benefits resulting from the present form of legislation. I have, therefore, annexed a blank form, which you will be good enough to fill up and transmit to me, with my fees, previous to the 10th of January next.

I have the honour to be, dear Sir,

Your obedient humble servant,
*John Judkin Butler*,
Marshal and Register.

P. S.—I will feel obliged by your letting me know the names of the pawnbrokers at present in business in your town.

And by way of answer from John Rooney, pawnbroker, Athy, I find the following note:

Sir,

I have sent your fees per Miss Turton, for which I hold your receipt of the 1st of December 1837, for the ensuing year.

(Signed for J. J. Butler) *W. W. Butler.*

Athy, December 21, 1837.

How do you account for having been paid in advance in that instance?—I cannot account for it in any way, except they paid me, unsolicited, in advance; sometimes, when they are in town, they may leave it with me, to save them the trouble of sending it up; but of course it would not be paid at the end of the year again.

2320. When you stated yesterday, you never received your fees in advance, you were in error in that instance?—I had no recollection of a single case of that kind;

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kind; I suppose there are not three such cases; I did not recollect it at the time; to save them the trouble of sending it up, they might have left it at the office for me; they might have paid it then, to save the trouble of sending it up at a future time; they would not send it up again.

2321. On another half sheet, which you have omitted to tear off, I find the following note to Mrs. Lawrence:

My dear Madam,

I HAVE to beg your attention to the annexed return, which you will prepare and forward to me the first week in January. Having particular occasion for money the latter end of the month, I have directed Mr. Costello to present my receipt on the 25th instant, when I trust you will be prepared to pay the same.

That is dated October 10th; if you send for the returns in January, and required the money to be paid in October, is not that a payment in advance?—I will explain that: the regulation of Limerick was, that they always paid me in November; that is, the twelve months from one November to the other; so I did not consider that as paying in advance.

2322. Then in Limerick it was a system regularly entered into that they should always pay three months in advance?—They always paid me in November; the end of each November.

2323. Sir *William Somerville.*] Are there any other towns similarly situated with Limerick, or is that the only special exception as to paying in advance?—In Cork they pay in November; either November or December, when I went down to Cork, they paid me.

2324. Is there any other town?—Not that I recollect.

2325. *Chairman.*] Are you not paid in advance by the Dublin pawnbrokers?—No.

2326. The return of Samuel Bradford, of Newry, is for a year from the 6th of November 1836 to 7th November 1837; why did you in the return to Parliament state this man's returns to be from the 1st of January to the 31st of December 1837?—I cannot account for that.

2327. Among your returns from Tuam, is one sent from Bridget Quin, although she is not licensed, and has lodged no securities; it is returned by you in your printed returns as being sent from John Mangan, although a memorandum at the bottom informs you the business is no longer carried on by him; how do you account for that?—I suppose that she was a relation of his, and at the end of the year she transmitted his returns.

2328. Sir *William Somerville.*] Have you any reason to suppose so?—That is my idea.

2329. *Chairman.*] Do you not see in the form which you have yourself handed in, that in the form it is expressed as being the office of the late John Mangan?—I do not know who wrote this; I do not know from whence this memorandum at the bottom of the paper came.

2330. Did it come into your office in that state?—Yes, certainly, and I should have returned it as Mangan instead of Quin; and that was a mistake; that is the only way I can account for it.

2331. And Bridget Quin's name is on the top of that return?—Yes; I have not Bridget Quin's name on the register.

2332. Have you not received fees from Bridget Quin?—Of course the fee came with the letter.

2333. You received it, although she was not a licensed pawnbroker, and had not legal securities, or been registered as such?—I received it as for the late John Mangan; I suppose that was it.

2334. Although the document itself showed that he was no longer in business, and that the person doing business had not entered into securities?—I do not know how that is; at the end of the year it was sent up to me in that manner; I had no cognizance of his being dead at that time, or of his being out of business.

2335. Did you sue her for a penalty for carrying on the trade without being duly licensed?—No, I did not; in fact, I do not know any thing at all about it.

2336. Mr. *Young*] You found the business carried on in the way it is now when you came into the office?—It was very carelessly carried on before, and I have endeavoured to correct it as well as I could.

2337. With regard to the fees you allowed it to continue just as it was?—Yes.

2338. Is not the office considered very much in the light of a sinecure by the corporation



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corporation of Dublin?—I do not exactly consider it as a sinecure, because we have duties to perform.

2339. Sir *William Somerville.*] Did you ever receive a fee without a return?—Oh, they have occasionally sent fees without returns, and they have sent the returns afterwards.

2340. *Chairman.*] Have you borrowed money from any of the pawnbrokers of Dublin at different times?—I dare say that I might have borrowed a pound or two at a time; that is all.

2341. Have you not had bill transactions with some of them?—With the pawnbrokers of Dublin?

2342. Yes?—No; only with Mr. Bentley, as I mentioned before.

2343. Have you not had bill transactions with Mr. Smith?—Yes; shortly after I came into office Mr. Smith asked me, "Did I want money," and he lent me 50*l.* on my note.

2344. Do you conceive the officer who is to superintend the proceedings of any class of men, should be under pecuniary obligations to them?—Why it would be better not if they could avoid it; I could not avoid it, and I pledge myself it was not for any sinister or improper motive of hiding or screening them, or doing any thing wrong; I have a very large family, and when I had the office I was much distressed, and I had occasion to get assistance; I did not consider there was any thing dishonourable in that; it was rather unpleasant.

2345. Does Mr. Smith hold a confidential situation among the pawnbrokers at Dublin?—I understood he was treasurer; I believe his health does not allow him to hold it now; there is not a more respectable or a more honourable man in the city of Dublin than he is, or a man whose character will better stand the test of inquiry.

2346. Mr. *Young.*] Did you repay the 50 *l.*?—It is all paid but 12*l.*

2347.—It was borrowed with the intention of paying?—Certainly; it was his own kind offer.

2348. Mr. *Hutton.*] You wrote a letter in January last to Mr. Long, of Cork, soliciting pecuniary subscription from him and the other Cork pawnbrokers?—At the time notice was given by Lord Clements in the House of Commons, I did think it my duty, for my own interest, to come to London here to watch the proceedings; I conceived naturally any change would hurt me in my office.

2349. If the change was likely to hurt you in your office, do you think that a proper ground to call on the pawnbrokers of Cork to remunerate you for coming here to take care of the interests of your own office?—That was my own act altogether, and my own feelings on the subject.

2350. How do you reconcile that with your duties of superintendent of pawnbrokers?—I did not conceive that interfered with my duties; I thought it was a natural anxiety a man would look after his own interest; but I received no money from them.

2351. It was quite natural you should look after your own interest; the question is, why you should call on the pawnbrokers to pay for it?—All I can say is this; it was not through any dishonourable or improper motive, or that I was going to hide from or do any thing wrong before this Committee; that is all I can answer. It was a foolish act of mine to do it; beyond that I plead nothing more.

2352. Mr. *Young.*] I want to ask a question about Hugh Harper, No. 87; he was registered, it appears, in 1838; the date in Belfast is 16th November 1837; was he carrying on business before November 1837; can you tell that?—I do not exactly know whether that is the individual or not; but when my son went down (and he was there in January and February), he found a great number of the pawnbrokers were carrying on the business without having their bonds executed; but we then obtained the certificates from the town clerk, and on that their licenses were granted.

2353. By carrying on business in that way, do they not defraud you of your fees as well as avoid the Act generally?—We heard nothing at all about it until we went down.

2354. Had they paid the fees when your son went down?—No, they had not; and I did not know that those persons were in business either.

2355. The note to this case here is, "that Hugh Harper is successor to Henry Patterson," and there is no notice of either of them in 1837 at all?—Of course he lodged new bonds and certificates, or sureties for that.

2356. And

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2356. And did he not in the mean time carry on business without bonds?—Yes, unknown to me.

2357. Mr. *Hutton.*] Did you ever register a pawnbroker on his sending up the fee, and stating he had lodged his securities, without any certificate from the proper officer, that he had lodged his sureties?—I have no recollection of it; there are cases here I cannot account for.

2358. Refer to Kanturk; on what document did you register Oney Sheahan as a pawnbroker?—I find his name in the register, but there is no entry attached to it at all.

2359. Sir *William Somerville.*] Is he a registered pawnbroker?—I do not know that; his name is here, that is all I know.

2360. Are there others who are not registered?—I presume they are; but that is nothing more than merely the name.

2361. *Chairman.*] In your printed return in 1832, there are no Belfast pawnbrokers returned, but in 1833 you return 30; again in 1834 there are none returned; but in 1835 you return 23; in 1836, there are 30; in 1837, there are 39 returned; did you receive fees for the years 1832 and 1834, in which there were no returns sent?—I have received the fees; I cannot tell whether I received them for all; Mr. Fergusson was a very careless man, and for a few years I did not get fees from them all.

2362. Can you state positively that you did not receive fees in the years 1832 and 1834 from the town of Belfast?—I do not attempt to state any such thing; I did get fees of course, and made exertions, as far as I possibly could, to get the returns.

2363. In Dundalk, no pawnbrokers are returned by you in 1832; but in 1833, you return Christopher Crowe and Patrick M'Guiness; in 1834, Patrick M'Guiness is not returned; but he is in 1835, with another person, called Samuel Bradford, stated by you to have been certified only in November 1836, although you return him as doing business in 1835: again, in your return for 1836, you drop Samuel Bradford, and insert the name of William Bradford; can you explain how it is that there are no securities entered in your book, for either Samuel Bradford or William Bradford, of Dundalk?—I find, by reference to the register, the sureties are not entered.

2364. How do you account for that?—I cannot account for it, as the entry is not in my writing.

2365. In the printed return sent in by you for the city of Waterford, there are two pawnbrokers in 1832, 13 in 1833, none in 1834, 20 in 1835, three in 1836, and 24 in 1837; how is it you have not enforced returns from all of them every year?—I endeavoured by writing, as far as I possibly could, to get them.

2366. Although you did not receive the returns, did you invariably receive the fees?—Yes; Mr. Irwin, who collected them, sent them to me.

2367. In your printed return, you give the Committee no pawnbrokers for the town of Wexford, in 1832; one in 1833, and in 1834, 1835 and 1836 one is still returned: in 1837, you return three pawnbrokers, all of whom had been several years in business; how do you account for that?—I cannot account for it, any more than they did not send them to me; I sent the circular to them all at the end of the year, enforcing and begging them to send it to me.

2368. Mr. *Hutton.*] Have you been lately endeavouring to persuade the Dublin pawnbrokers to pay you an advance for the year 1839, as a compounded sum for serving notices of sale?—I got from a few of them an advance; in fact they lent me some money on a deposit of a policy of insurance.

2369. You applied to them to advance their payments for their notices of sale for the year 1839?—Yes; but I have repaid it all since; just before I left Dublin, I deposited a policy of insurance with Mr. Welch; I suppose I had not the money more than three weeks or a month, and I repaid it.

2370. As you have a payment for each notice, how could you know by anticipation the number of notices required?—They pay me so much a year for it; in fact, in that business you are alluding to, they lent me the money on my depositing a policy of insurance; I have repaid it since, and got back the policy of insurance.

2371. That is, you being a person to control the acts of pawnbrokers, apply to them for an advance, and secure them by policies of insurance, and repay it afterwards?—Yes, they lent me money, and I secured them by a policy of insurance for 1,500*l.*; I had not the loan of the money more than three weeks or a month.



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2372. Are you aware that all the fees authorized by the Pawnbroking Act were in Irish currency?—Yes.

2373. Have you received them in that currency?—Very few.

2374. You have received them in the advanced British currency?—They have always sent them, as I stated before; I never made a demand; it was a regulation in the office, and I continued to receive them as such.

2375. You have received in British currency what you should have been paid in Irish currency?—I received always British currency, except in a very few instances they sent in Irish.

Mr. *William Brophy*, called in; and Examined.

Mr. *William Brophy.*

2376. *Chairman.*] ARE you a pawnbroker?—I am.

2377. Where?—George-street, Dublin.

2378. Are you secretary to the Society of Pawnbrokers, in Dublin?—I act in that capacity sometimes.

2379. Pray, can you state whether you have suffered any loss by the marshal not having served notices of the sale of a forfeited pledge, when the notice had been sent to him for that purpose?—Not the present marshal, I have not; I have by Mr. Stanley, who died.

2380. Will you state the particulars of the case?—It was a cloak a woman had pawned with me, and, as the notice was not served on her, she summoned me, and the alderman ordered me to pay for it.

2381. Did not a similar occurrence take place about two years ago?—A circumstance of that sort was very near occurring, but it did not go the whole length; that is to say, I served a sheet of notices on Mr. Butler. When we have a number of notices to serve we serve 40 or 50 at a time on a sheet, and I served a sheet of those notices on Mr. Butler; and it specified that in a certain number of days after those notices are served, we are entitled by the Act of Parliament to sell the goods; I sold the goods accordingly, and a person came to me to release an article; I told him the article was sold: he asked me when it was sold, and I told him; showed him the sale-book, and showed him the entry of it; wherein, to the best of my recollection at this moment, I did not get my principal, losing all the interest and auctioneer's fees. The man, seeing that in the book, was somewhat appeased; but there was a good deal of grumbling, and so on: he told me he ought to have received a notice; I told him I did notice it: he said he had not received it, and that he would summons me; upon which I went to Mr. Butler's office, and saw one of his sons there. Previous to my serving these notices on Mr. Butler, I keep a copy of the notices myself, for my own satisfaction, and file it. I brought my copy in my hand, and saw his son, and asked him to see the sheet of notices of such a date, that I served upon him; it was lying on his desk: he said, "It is here." "What is the reason it has not been served?" I said. He said he did not know. "Here is a person going to summons me for an article, and if I have to pay for it I shall have to look to your father to pay it." He made some sort of excuse, and said they should be served immediately; I said, "It is too late; the goods were sold a fortnight ago."

2382. How long was that from the date of your having sent the notice to be served by Mr. Butler?—It was fully a month; the goods had been sold above a fortnight, when the man applied to me that he ought to receive notice, which he had not received, and for which I should have had to pay had he summoned me; he did not bring the sale-book.

2383. Did you find many other notices in Mr. Butler's office, still not served?—No, I never did; I only speak of my own sheet of notices; it was no business of mine to refer to other people's sheets.

2384. Do you suppose that his serving of notices is often useful to the public?—No, I think it is the reverse; it leaves the public open, or us, to a great deal of annoyance, if they choose; the people move about in so many different situations, from place to place, that it is an evasion of the notices being served; they cannot be served, and then they annoy us.

2385. Mr. *Hutton.*] It was not one single notice only which you refer to was omitted to be served, but the whole sheet of notices, which contained 30 or 40 notices, was omitted to be served?—Just so; and had I been summoned on every one, I should have had to pay.

2386. Have the pawnbrokers at Dublin a common fund to defend themselves against

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against any prosecutions that may be brought against them?—They have a fund for such a purpose, I believe.

2387. What is the probable amount of the fund?—We pay such a trifling thing; I do not think it ever amounted to any thing more than perhaps 60*l.* or 70*l.* or 100*l.* We pay so little, and when we meet, any little entertainment we have is taken out of it, that it could not amount to any thing; we think ourselves sufficiently capable of defending ourselves at the moment in case any thing occurs; but such a thing has never occurred.

2388. Did you ever pay people gratuities on condition of dropping prosecutions, and not lodging informations against pawnbrokers in Dublin?—I never knew such a thing in my life.

2389. Did you send circular letters as secretary to the Dublin pawnbrokers a few months ago, to all the pawnbrokers in Ireland, requesting them to send up subscriptions to defend the pawnbrokers before this Committee?—Not for the purpose of defending the pawnbrokers before the Committee, but any expense there might be necessary attending the formation of any new Bill that might be brought in for that purpose.

2390. Mr. *Beamish.*] Resulting from the inquiry before this Committee?—Nothing as to the Committee, but, should it be necessary, to employ counsel on the Bill being before the House.

2391. Why did you presume there was to be a Bill before the House?—We heard so.

2392. *Chairman.*] How much money did you subscribe or receive?—There were very few sent up subscriptions to us; perhaps some 50*l.*, or some trifle under 50*l.*

2393. How much did the Dublin pawnbrokers contribute?—For necessary expenses they were to have subscribed 5*l.* each, but they did not subscribe more than half of that; and there is none of that sum been expended yet.

2394. Are the Dublin pawnbrokers in the habit of charging interest on sums under 1*s.*?—I believe they are.

2395. Do they charge 1*d.* a month interest when the sum advanced is 2*s.*?—They do, when it comes to 2*s.*

2396. Do you often sell forfeited pledges without sending them to any auctioneer?—We do, trifling things; things that I have had to bring back from auction, that would not bring perhaps half the money lent; we are taken in sometimes.

2397. Have you ever sold 30*l.* or 40*l.* worth of pledges to Dublin and country dealers at the time, without bringing them to auction?—Never.

2398. When a man of the name of Galbraith conducted your business, was he accused of having taken in stolen goods frequently?—Never; never to my knowledge, and I ought to know it.

2399. Not before the magistrates?—Such a thing as a person getting into those bad houses which infest our neighbourhood, where they might lose their coat or their waistcoat, or something of that sort, such a thing as that might have been taken in the hurry of the business; it was always my desire no such thing should occur at my establishment; but such things will creep in, when there are a number of persons at your counter annoying you to do business quickly.

2400. Was there a person of the name of Cox in the Police-office, who was ever paid by you or the pawnbrokers a gratuity for his services, in preventing prosecutions?—Never knew him to receive a shilling in my life, nor any one else connected with that establishment, nor any other establishment for any such purpose.

2401. Do you think it would be practical for the Dublin pawnbrokers to give notice of the precise day of sale to the pledger if he called to inquire, instead of serving a notice upon him in the form which is at present adopted?—Certainly it would; I think the present system is a very abusive system: from the circumstance of serving a notice, one would suppose there were some consequences attached to the matter, and, therefore, under such circumstances, it would be better, that if notices were at all to be served, that it should be by the most ostensible person in whose possession the property is, that is, the pawnbroker, and make him accountable himself, and himself only, if he did not serve that notice.

2402. Do you think that they could adopt the form of duplicate, which has been recommended by Mr. M'Call, pawnbroker, of Lisburn—[*The Witness reads the same, described in Answer, No.* 1121]?—Yes, I think it could be adopted, and I see nothing wrong in it.

2403. Is there any thing else you can state to the Committee, with reference to the



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the object of this inquiry?—There are a few things I would wish to suggest; as I think they would be an improvement to the business, and would be a convenience to the pawnbrokers also. I should say, first, an extension of the hours for keeping open the shop; some pawnbrokers wish the hours to be from eight o'clock in the morning, and others wish it from nine o'clock; but I think, to take the whole year round, the hours should be from nine in the morning to seven in the evening.

2404. Mr. *Hutton.*] Don't you think if the pawnbrokers' shops were opened early in the morning, there would be a great facility for pawning goods that might have been stolen during the night?—That is the reason I would suggest nine o'clock, in preference to eight o'clock; because, all that is necessary is, for mechanical men to raise a shilling or two for his family before he goes to his labour; being now ten o'clock, it causes many a poor man to lose a quarter of a day. With regard to serving notices, I would have them either inserted in the newspaper or on the pawnbroker's window, and in a conspicuous place in the office, whichever the Committee might think to be the most correct way. I think the auction-duty ought to be taken off, because persons having to pawn property, I consider that is equivalent to bankrupt property, and they ought to have the benefit of it the same as all bankrupts; that is, when it becomes forfeited, for a person must be literally a bankrupt, or they would redeem their property. The next suggestion I have to make is, that it would be proper to dispose of the goods, under 10*s.*, lent at the discretion of the pawnbroker, according to the English Act.

2405. Without any notice or auction?—Yes; I should suggest there should be an extension of the privilege of lending sums above 10*l.*, with a proper rate of interest, according to whatever the discretion of the Committee would suppose to be right, and a period, also limited, for selling such articles; at present we are compelled to keep as long as the party pleases, and for twenty years, if they please, to the prejudice of the articles.

2406. Have you any other suggestions to make?—I think all summonses should be decided by the police magistrates, instead of being decided at a place they call the Court of Conscience, in Coppinger-row; a place literally without any conscience.

2407. What court is that?—That is a court the lord mayor is connected with.

2408. Have you any other recommendation?—There is a great necessity of having a privilege of taking in pawns later of a Saturday evening, because mechanical people want to exchange goods for Sunday; a man may fancy wearing a body-coat on Sunday, and may wish to leave his top-coat for it, and so on.

2409. Are there any other recommendations you would suggest?—I have been told it was the opinion of the Committee that all goods should be kept twelve months; it is my decided opinion that the pawnbrokers of Dublin will meet with very great destruction and ruin if they are not allowed to dispose of small miserable rags as they do now; that is, from six to nine, and from nine to twelve months; small things, as have 8*d.* or 1*s.* lent on them.

2410. But if they gave notice to the pledger that they intended to sell the article at the expiration of six months, do you think the pawnbroker ought to have any right to charge more than six months' interest, if he chose, notwithstanding that notice to keep the article longer than six months?—I would certainly submit to take the one against the other; that is, if it was kept over, and you thought it would pay you better, that the pawnbroker should not be allowed to charge any further interest for it beyond the time specified on the duplicate; I would recommend the Committee particularly to be kind enough to put that in.

2411. Are you quite certain that you never paid Mr. Thomas Prout of the Town Clerk's Office any thing for services rendered by him in the Recorder's Court whenever any person was tried for pawning stolen goods, in order to their being returned to the pawnbroker instead of to the owner?—Never; I never knew him to receive the least gratuity in any shape or way whatever, either from myself or any other person connected with our trade.

2412. Pray, did Mr. Patrick Campbell, of Townshend-street, pawnbroker, advance money to Ross. Cox, the second clerk in the head office of police, by way of mortgage; and was not the balance paid out of the pawnbrokers' fund, namely, 14*l.* by Mr. Smith, their treasurer; and do not the pawnbrokers pay 6*l.* each a year to Mr. Smith, the treasurer of their body, to be by him distributed as he may think advisable, without rendering any account thereof for gratuities, &c.?—The first question that an answer is required to is, as to Mr. Cox's, a money transaction; I never knew Mr. Campbell advance him or give him money for any purpose; I heard

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I heard of his once discounting a bill for him for 14*l.* or 15*l.*, and the man's salary being so low in his situation that when the bill became due that he was not able to pay it, and it is now lying unpaid; but he will pay it, and it is understood in no other light than that of a fair *bonâ fide* bill discounting transaction.

2413. Was not the bill taken up by Mr. Smith?—It was not.

2314. By Mr. Smith, your treasurer?—It was not; the bill is out now.

2415. Do you admit that you pay 6*l.* a year to Mr. Smith, to be by him distributed as he may think advisable, without rendering any account therefore for gratuities, &c.?—We agree among ourselves to pay 6*l* a year; I am the collector of that, and they do not pay the quarter of 6*l.* a year, for there is no necessity for it.

2416. Do you get 10 per cent. for collecting that money?—I do not; up to six months ago, as long as I have acted as secretary, I never received any thing for my services, and about that time I found it very unpleasant to be losing my time, and paying car hire to be going round the city from one pawnbroker's to another, out of my pocket; when I mentioned it, they said they would give me six per cent. for collecting the money to pay my car hire; that has only happened within the last six months, and I have collected a very small sum, not 50*l.*; it would not amount to any thing like the expense I have been at.

2417. Is there any thing else you wish to state?—I am not aware of any thing else.



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# APPENDIX.



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# APPENDIX.

EXTRACT from APPENDIX to FIRST REPORT of COMMISSIONERS of MUNICIPAL CORPORATIONS, *Ireland*; 1835—(pp. 36, 37).

EXTRACTS from APPENDIX (C.) Part I. of POOR INQUIRY, *Ireland*—(pp. 19, 20, 26, 79, 80).

## EXTRACT from APPENDIX to FIRST REPORT of COMMISSIONERS of MUNICIPAL CORPORATIONS, *Ireland*; 1835—(pp. 36, 37, 38).

THE present functions of the marshal are twofold: those belonging to his office as ministerial to the City Court of Record; and those conferred on him by the statutes constituting him register of pawnbrokers' licenses in Ireland, and an auctioneer of forfeited pledges.

The marshal executes and returns the process of the City Court of Record, called the Lord Mayor and Sheriffs' Court, and returns the juries for trial of issues joined therein.

His principal duties in this respect relate to the storage and sale of goods seized under the process of attachment from that court.

The goods are seized, under this process, by the serjeants-at-mace, by whom, if bail be not given in four hours after seizure, the goods must be conveyed to the marshal's store, which is now held at an extensive public establishment for the sale of property, called the Commercial Mart. If bailed before twenty-one days after seizure, the goods are returned, upon payment of 8*s.* 4*d.*, consisting of a fee of 4*s.* 2*d.* for what is called an "entry," and a similar sum of 4*s.* 2*d.* for a discharge, besides a charge for storage, which is regulated by the amount of the attachment, and not by the size or number of the goods under seizure.

The charge is 6*d.* per night upon an attachment for a sum under 20*l.*; 10*d.* when the attachment is for a sum over that amount.

Thus if a watch worth but 1*l.* be seized upon an attachment for 21*l.*, the charge on it would be 10*d.* for each night's storage. Horses seized are put to livery and charged accordingly. According to the rules of the court, no execution can be issued until the goods have remained in the marshal's possession unbailed for twenty-one days.

Upon the execution being lodged with him, he proceeds to sell the goods seized, and generally arranges the day of sale with the plaintiff's attorney, giving from one to four days' notice of the sale, by posted notices and advertisements in the newspapers. The sale is by an auctioneer, employed by the marshal, and paid by him out of his own fees, which are, under the general statute regulating fees on writs of execution (6 Anne, c. 7), 1*s.* in the pound upon any sum under 100*l.*, and 6*d.* in the pound upon any sum over that amount.

In the event of a sale, the storage, and other charges above mentioned, and the costs of the advertisement are levied out of the proceeds of the goods.

It is stated that attachments are generally bailed, and that, consequently, few sales take place.

In cases of disputed property in the goods attached, the marshal may impannel a jury, and hold a Court of Inquiry; but in practice he decides such questions upon affidavits, on which he charges a fee of 2*s.* 6*d.* each.

In reference to his functions in returning juries to the City Record Court, the marshal states it to be his practice to summon from twenty to twenty-five of the most respectable persons in the neighbourhood of the court to attend as jurors, and in default of a sufficient number of those summoned, talesmen of the by-standers, who are warned to attend (often personally by the marshal), but not summoned, are put upon the jury.

A sum of 1*l.* is paid to each jury on bringing in their verdict; and the marshal admitted, that if he thought the money given to a juror would be an object to him, he would summon him to attend, if he considered him a respectable man.

Few arrests are made under process of the Record Court.

The marshal states that his fees upon arrest are 1*s.* in the pound, when the arrest is for a sum under 20*l.*, and 6*d.* in the pound when over. Arrests on mesne process for sums under 20*l* are now abolished.

We

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We have not found any statute authorizing the fees just claimed.

The marshal, for the due performance of his different duties, gives security in 2,000 *l.* to the corporation.

The gross receipts of the office, from the execution and returns of the process of the City Court, were, for the twelve months ending December 1833, about 220 *l.*

By the first statute regulating the trade of pawnbrokers in this country, 26 Geo. 3' c. 43, s. 40, the marshal of the city of Dublin has been constituted "register of pawnbrokers' licenses in Ireland." His duties, as such, under this statute are to register the certificates to be furnished to him by all pawnbrokers of their names and sureties, and to receive from them and enter in his registry books accounts of the sums lent in each month, and return true abstracts of those monthly accounts to either House of Parliament in the first week of each session.

He is entitled to a fee of 5*s.* on the registry of each pawnbroker's certificate; but in practice very generally receives a guinea, sometimes two guineas, for this service. The payment of the larger sum is stated to be made under a regulation of the trade.

All pawnbrokers in Ireland are required, under a penalty of 40*s.* for each default, to send to the register monthly returns, containing an exact account of the number of sums lent in each preceding calendar month, and also the gross amount thereof, upon oath. With each of these returns the register is entitled to a fee of 1*s.* from the pawnbroker.

These returns he is directed, as above stated, to lay before either House of Parliament the first week in each session.

It is stated by the present marshal (who is not long in office), that he receives returns every year of the amount of money lent on pledges from all pawnbrokers in Ireland. The observance of the provisions of the statute appears, however, to have been heretofore habitually neglected by pawnbrokers, and not enforced by the register. It has appeared in evidence before the Commissioners, in some country towns, that for many years the marshals of the city of Dublin had acted on arrangements with the country pawnbrokers not to ask for any returns, on getting an annual payment of 1*l.* from each, and that the pawnbrokers accordingly made no returns; while the marshal had thus created a sinecure income of considerable amount, by compromising an important duty of the office. There is a conflict of evidence on this subject, even as to the present marshal; for while his statement is as we have mentioned, the country pawnbrokers allege that the same system still continues. One pawnbroker, examined in Dublin, stated that he made the monthly returns; another admitted that he himself did not, and added that he did not know any one who did.

The marshal admitted that he received 1*l.* a year from some of the pawnbrokers, and a printed form of receipt was produced in Belfast, as sent by the marshal, for the sum of 1*l.*

The marshal is also, under the 28 Geo. 3, c. 49, s. 9, an auctioneer of forfeited pledges for one of four divisions of the city, appointed for the sale of them by that statute: this section recites that the sword-bearer and marshal had, from time immemorial, been in the receipt of certain fees, for the appraisement of goods and articles pledged or pawned in the city and county of the city of Dublin, and employed as auctioneers for the sale of forfeited pledges. The appointment of the two other auctioneers was given to the lord lieutenant.

Their fees, as auctioneers, are regulated by the 13th section of the statute.

They are 1 *d.* in the shilling for every article, or number of articles, the property of any one person, sold for any sum under 20 *s.*

1 *s.* 4 *d.* in the pound for any sum amounting to 20 *l.* and not to 40 *l.*

1 *s.* in the pound when over that sum.

And these fees are directed to be in lieu of all other demands theretofore charged, such as warehouse and auction-room rent, advertising handbills, posting and distributing the same, and clerks and porters for their attendance on such sales.

After forfeiture, and before sale, of all goods pawned, on which over 4 *s.* has been advanced, it is made compulsory by the 14th section, under penalty of 5 *l.* for each offence, upon all pawnbrokers within the district of the Dublin metropolis, or within three miles thereof, to require the borrower, by notice, to redeem within fourteen days. These notices they are directed to have served by the register, to whom they are to give a fee of 3 *d.* for each notice served, where the principal sum lent amounts to 4 *s.*, and does not exceed 20 *s.*, and 4 *d.* if over 20 *s.*

These fees for serving the notices had been commuted many years since, by arrangement between the marshal and pawnbrokers, for a fixed sum of 5 *l.* a year, and remained fixed at that sum until the present marshal came into office. He has raised the annual composition to 6 *d.* from each. For this sum the marshal undertakes to have all services effected upon a certain day, from which the pawnbrokers date the fourteen days to redeem, and he employs a person to perform that duty; but neither the pawnbroker nor the marshal makes any inquiry as to whether the notice has been actually served or not.

Each of these four auctioneers is required, by section 18, to keep an exact account of the amount of goods sold for each pawnbroker in each month, and to make monthly returns of such



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such accounts to the register for the time being (upon oath if required) under a penalty of 40*s.* for each defaalt; and the marshal is required to annex abstracts thereof to the pawnbroker's returns, before referred to, and deliver them therewith for the inspection of either House of Parliament.

These returns are not made or demanded.

The marshal does not act as auctioneer, but farms out his office at 3*l.* a week, besides having received a gratuity of 75*l.* upon the appointment. The deputation to the acting auctioneer is for his (the marshal's) life, and is made, we presume, under colour of that section of the statute which authorizes the appointment of sworn clerks or assistants.

The lessee of the office of auctioneer is permitted to regulate the place and mode of sale in any manner which his interest may dictate, unchecked either by the enforcement of the returns commanded by the statute, or by the personal superintendence of the marshal.

The marshal in no way interferes in the business of the sales by auction; he rarely even visits the sale-room, and requires no account from the lessee.

From the different sources of emolument connected with his office, the marshal derives a net income, after payment of his clerks and messenger, of about 650*l.* a year.

The duties of his office as auctioneer of forfeited pledges are, as we have seen, entirely performed by deputy. For those of the office of register of pawnbrokers he receives considerably greater fees than are prescribed by statute, and from persons whose observance of the law in other particulars he himself is, to some extent, bound to see enforced. These two branches of the office of marshal appear thus to confer on that officer a very considerable income, without, in our judgment, any adequate return of useful service to the public.

There is some pecuniary responsibility attached to the office, and, as auctioneer of pledges, the marshal is bound to give security himself in 1,000*l.*, with three sureties for 300*l.* each, in addition to the bond for 2,000*l.* given by him as marshal to the corporation.

Much, and in some respects conflicting evidence, was given before us on the mode of conducting sales of forfeited pledges, by the farmer of the office of auctioneer, under the marshal, and by the sword-bearer and other divisional auctioneers or their "assistants."

They are held in obscure parts of the city: all valuable articles, such as plate, jewellery, &c. are sold by night: there is not any catalogue prepared or used; in some instances the sale is not advertised, and there is no notice of it in any case given to the public in the manner usual at other auctions, by having it announced by a person stationed in the street. The auction-rooms are represented to be quite unfit for the reception of respectable persons, and it appears that, in some instances, the principal sale, that of plate, jewellery, &c. takes place at the remote end of the room; while the part next the entrance is occupied by a crowd of persons, assembled at a separate auction of forfeited wearing apparel and such cheaper articles, so as to make it difficult for a stranger to know or see what is going on inside, or to get through the intervening crowd.

By the auctioneers the sales by night are represented as beneficial, as inducing the attendance of persons in trade, who could not with convenience attend the sales if held during the day; but the persons who so attend are usually those who purchase to sell again, and who of course cannot be expected to offer as advantageous terms for the sellers as would be obtained from the general competition of the public. The system of sale is, in other respects, calculated more for the interest of such buyers than of any others; as it is admitted that articles of plate, jewellery, &c. are put up to sale as they come from the pawnbrokers without being previously cleaned, so that persons unacquainted with the trade have no means of forming an opinion of their value. The public have in fact no opportunity of previous inspection or examination of the articles to be sold, nor any notice of the particular objects to be disposed of. They are sent in just before the sale from the pawnbroker's office, and handed to the auctioneer by the pawnbroker's clerk as he proceeds in the sale.

The attendance of the class of buyers we have mentioned, and who may be said nearly to monopolize the purchases, is encouraged by a system adopted by the auctioneers of giving credit to such persons: this credit generally varies from three to five months.

These persons are familiarly termed "jobbers."

They act as a body, and attend at every sale. Should any stranger (not one of the body) attempt to purchase, it is alleged that they raise the article far beyond its real value, and thus deter strangers from bidding for valuable articles at those sales.

An impression exists, and was conveyed to us in evidence, that, as the auctioneers give long credit to these jobbers, they are naturally interested in securing their own repayment by letting them have the articles set up to auction upon the most reasonable terms.

The imputation of collusion between auctioneers, pawnbrokers, and jobbers at those sales, was however strongly denied on the part of the auctioneers, and they alleged that the articles sold at them often brought more than the real value. We have not the means of ascertaining the accuracy of this representation in detail, but it was admitted that the articles sold rarely produced more than the sum advanced on them by the pawnbroker,—a fact, which, it was represented, was to be accounted for by the circumstance that the articles brought to sale,

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sale, as forfeited pledges, were generally those on which the pawnbrokers had made improvident advances; but which may be at least equally well explained by the absence of any party having an adequate interest to advance the biddings after they reach the sum sufficient to meet the pawnbroker's demand.

By this monopoly of the places of auctioneers of forfeited pledges all competition on the part of other auctioneers for these sales is excluded, and in the places, time and conduct of the sales the interest of the owners of the property sold is, we apprehend, but little regarded. The appointees of the offices, by the system of farming them to the "assistants," reduce them to places of sinecure emolument to themselves, abandoning all attention to the conduct of an establishment, which, if it be permitted at all on the present exclusive system, ought to be watched with vigilance for the protection of the poorer classes of society. The importance of these situations may be judged of by the fact, that the profits of the farming auctioneers are stated to average from 800*l.* to 1,000*l.* a year, in each of the two best divisions—those of the marshal and sword-bearer; and from 300*l.* to 800*l.* in each of the two others.

In the places and condition of the auction-rooms, the practice of night sales, the want of proper catalogues of the articles to be sold, and the absence of fit opportunity for public inspection and examination of the articles, and fair competition for their purchase, the present system of these auctions is highly objectionable. Whether, in addition to such regulations as would check these prominent abuses, it may not be expedient altogether to abolish the present monopoly of such auctions, is matter for serious consideration.

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EXTRACT from APPENDIX (C.) Part I. of POOR INQUIRY, *Ireland*—(pp. 19, 20).

THE pawnbroking trade has been increasing rapidly for the last twenty-five years. At the commencement of that period there were but three pawnbrokers' shops in Belfast, and at present there are forty-one. The feelings of shame which formerly prevented pledging have disappeared, and the practice is now resorted to openly and without hesitation. It is also spreading itself through the country.

The Assistant Commissioners received much information on this subject from Mr. Devlin, an auctioneer and appraiser, who sells for nearly all the pawnbrokers in town, and from Mr. Aiken, a most respectable pawnbroker. The number of tickets issued by each of the pawnbrokers, on an average, monthly, Mr. Aiken says is about 2,000, so that the pawnbrokers together make upwards of 4,000*l.* a year by tickets alone.

Mr. Aiken also states that, though his numbers are 1,200 per month, he makes nearly 200*l.* a year by his tickets; and another instance was mentioned to the same effect. If the sum paid for pawnbrokers' tickets be compared with the subscriptions to all the charitable institutions of the town, it will be found that the former very nearly equals the latter.

This sum received for the tickets, added to the profits, renders the business of the pawnbroker very lucrative; and many persons who have set up with little or no capital have realized fortunes in a short time.

Cortland M. Skinner, Esq., who held a situation in the police, was also examined, and the Assistant Commissioners received from him and Mr. Devlin the following information with regard to the trade: That it is the custom with some persons to set up as pawnbrokers in the suburbs of the town for the most suspicious purposes, where there are most of the class of unfortunate females, and, as there is a total absence of any superintendence on the part of the police or constituted authorities, the houses are kept open till eleven and twelve o'clock at night, and are accessible at all hours, so that many things stolen often find their way into the pawnbroker's shop before morning. Warrants are issued on complaint of such occurrences, and a variety of litigation ensues.

Such persons charge only ½*d.* for receiving goods, and give no tickets at all, being certain that the pawners will never claim the goods. In fact, the transaction is a sale, with the understanding that the property shall not see the light for six months.

Mr. Skinner and Mr. Robert Grimshaw, a magistrate, both state that the pawnbroker must know that the goods are stolen, and that, notwithstanding this, any one who chooses to receive stolen goods may do so with impunity. The magistrates have tried every way to reach them, but found it impossible.

It is at the same time acknowledged by all, that when stolen goods are found in the broker's possession, he gives every assistance towards discovering the thief.

There is also a class consisting of petty dealers, who set up with a small capital, and whose business extends principally to lending 6*d.* or 8*d.*, and with whom 5*s.* is a large advance. It is not unusual with such to make nearly 2,000 advances in the month, averaging 4*d.* or 5*d.* Their chief emolument is from the number of tickets they issue, and they accordingly endeavour to increase the number as much as possible, which they effect by diminishing the amount of the sum lent.



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So sensible have the respectable part of the pawnbrokers been of the abuses that were practising, that some time ago fifteen of them came forward to the magistrates requesting that an annual license should be taken out, and offering to pay 100*l.* a year each for the licenses. Mr. Williamson even offered to pay the expense of a new Act for that purpose; but, in consequence of the petitions and representations of the other pawnbrokers, the magistrates did not interfere.

The Assistant Commissioners endeavoured to trace the cause of the great extent to which the business of pawnbroking has attained, and find that a considerable portion of it consists of weekly or two-weekly deposits.

These deposits are generally the Sunday clothes of the labouring classes, which they pledge on Monday morning and release on Saturday night, either by payment of money or by deposit of their tools. The sums obtained on the deposits are generally 10*s.* to 1*l.* 10*s.*, and the pawnbroker, when he has confidence in his customer, lends to the full value, it being his interest to lend as much in this way as possible.

This practice prevails to a great extent among mechanics and persons employed in the various mills; so much so, that, according to Mr. Devlin, it furnishes nearly two-thirds of the deposits taken in by the pawnbrokers who live in the neighbourhood of those mills.

An estimate of the extent to which this system of weekly deposits is carried may be formed from the excess of the number of deposits on Monday above those of the other days of the week. In the establishment in which Mr. Devlin was formerly a pawnbroker, which issued about 3,000 tickets per month, the numbers given out on a Monday were from 180 to 200; while those on the other days, Saturday excepted, were not more than 80 or 90. On Saturday the number amounted to 140 or 150. This results from the custom of exchanging pledges in order to get out Sunday clothes or to procure whiskey on Saturday night.

No satisfactory evidence could be obtained of the proportions of the cases from necessity and for intoxication; but Mr. Aiken states that a great many of the pledges are for the latter purpose. Mr. Devlin is of opinion that "one-third of the pawning may be for the purpose of procuring whiskey."

At all times a great deal of the money raised by pledging is devoted to the purchase of spirits; and much of that obtained for the purpose of procuring articles of necessity would not have been applied for had it not been from the poverty caused by indulging in drink, in which it often happens that a very serious proportion of the wages of a mechanic or labourer is consumed on the Saturday night. The consequence is, they resort to the pawnbroker early in the week in order to procure sustenance for their families.

However, that much of the pawning is for the purpose of sustenance is evident from the sensible increase of the number of the tickets issued during the times when there is a want of employment or a scarcity of food. According to Mr. Devlin, the increase may be taken at from 3,000 to 3,600 a month in May, June, July, December, January and February. This arises from a scarcity of food in the first three months, and want of employment in the last.

It must also be noticed that in certain cases pawnbroking is resorted to for the purpose of carrying on a trade. Mr. Devlin says, "Money is frequently raised for that intent by pawning."

As evidence of the extent to which pawnbroking prevails, Mr. Aiken mentions a fact, that some persons have as many as thirty tickets from him at the same time.

The number of pledges sold during each month by each pawnbroker is found to be about 300.

Inquiry was made how far the law for the protection of those who pledge is observed.

By the 26 Geo. 3, cap. 43, sec. 14, it is enacted, that no person shall be permitted to engage in the business of a pawnbroker until he shall execute a bond for the sum of 300*l.* conditioned for the faithful discharge of all trusts relating to such business, and of the duties thereby required of him, and shall procure three proper and sufficient persons, each of whom shall enter into a distinct bond for the sum of 100*l.*, conditioned that the said pawnbroker shall faithfully discharge the several duties required of him, which bond shall be made payable to the treasurer or town clerk of the county or town in which the pawnbroker shall reside.

The Assistant Commissioners learned from the town clerk that none of these bonds have ever been put in suit, and that in some instances the bonds have never been perfected. There are various complaints made against pawnbrokers before the magistrates—one for selling the goods before the proper time, another for using the articles pledged; and this is stated by Mr. Devlin to be a matter of frequent occurrence.

Another practice resorted to by the pawnbroker is to deliver to the auctioneer other articles than those really pawned. Mr. Devlin stated that he knew an instance of a pawnbroker bringing to him for sale an inferior coat to the one deposited: this is a practice that might be resorted to often, and he believes firmly that it is.

Sir Stephen May also mentioned a case of great hardship:—

A man left off business, sold off the goods that had been pledged with him, and went off without paying the money to the persons who had pledged them, and then set up one of his relatives in the same business.

The

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The magistrates were applied to, but could not interfere, as he had contrived to keep within the provisions of the Act, which provides that no goods shall be sold until the expiration of a year, except in the cases particularly mentioned in the Act, unless such pawnbroker shall die, fail in his credit, or discontinue business.

The most serious evil in the whole practice of pawnbroking is mentioned by Mr. Devlin. It is a pretty general practice for the pawnbroker to reserve for the close of a sale, or to put up at a time when he sees there will be no competition, any articles which he may himself wish for, such as plate, jewellery and watches. All articles of this kind are chiefly bought in by the pawnbroker for the purpose of selling them at his own house.

So strongly have Dr. Crolly and Dr. Tennant been impressed with a sense of the evils resulting to the poor from the present system of pawnbroking, that they have long had it in contemplation to institute a voluntary pawnbroking establishment.

They think that such an establishment might be managed advantageously to the poor by a voluntary committee; that it should lend money without interest to the poor; that, if the time for redeeming any articles pledged elapsed, and the party, upon a proper investigation, proved unable to redeem them, the committee should have the power of extending the time for sale; and that, whenever they suspected that the money required was for the purchase of drink, they should have power, after investigating the case, to refuse the application.

Dr. Crolly is of opinion that, instead of selling the goods, they might give them at a low valuation to the poor-shop—a charity where clothes are given to the poor *gratis*.

No persons are more sensible than the magistrates of the present bad condition of pawnbroking, and they have expressed their intention to apply for a new Act of Parliament to regulate the business.

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EXTRACT from APPENDIX (C.) Part I. of POOR INQUIRY, *Ireland*—(p. 26).

MR. S. LEHAN, who has given attention to the subject of pawners, states that in 1800 there was only one pawn-shop in Cork; there are now fifty. Several witnesses spoke of the evils resulting from them by the facility they afford to raise money on clothes, which is frequently spent on spirits. It was admitted, however, that they are often of great service, by enabling persons in distress to raise money on their goods, and thereby preventing starvation. Bishop Murphy considers that the introduction of establishments regulated as the Monts de Piété, in France, would be very beneficial.

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EXTRACT from APPENDIX (C.) Part I. of POOR INQUIRY, *Ireland*—(pp. 79, 80).

THIS practice prevails here at present to a considerable extent. There are three pawnbrokers in the city; the number of tickets issued by one of them amounts yearly to about 30,000, while it was scarcely known before 1812. The persons we first examined on this subject were the pawnbrokers, Mr. John Williamson, Mr. John M'Cormac, and Mr. — Close. Their customers consist principally of mechanics, labourers, small dealers, and persons who have small portions of land; we have found some difficulty in ascertaining the proportion of those who pawned from necessity, or for spirits, as we could have no guide but general opinions, and the admission of the pawnbrokers. We are, however, of opinion that a majority of the pledges is for the purpose of procuring the necessaries of life. That there are a great many pledges left for the purpose of obtaining whiskey is undeniable, and both Mr. Williamson and Mr. Close, pawnbrokers, admitted that it is a very frequent occurrence for men to pledge for the purpose of procuring it. We regret that this pernicious habit extends also to the females, who, in this manner, have a facility afforded them of indulging in this practice which they otherwise would not, and we are sorry to add that many females have got into habits of intoxication, and that, in some instances, if they are refused when they come to pledge, they send others in their place.

The second class of those that pawn may be divided into two,—those that pledge for the purpose of carrying on some trade, and those that pledge from immediate necessity. Among the first, Mr. Close says, "Shoemakers often pledge some of their clothes for the purpose of buying leather to make a pair of shoes, and when they are made they put them in pawn, to obtain money to buy leather for a second pair, and in this manner they go on until, in some instances, they have five or six, and, in others, a dozen of pairs, which they thus keep until a market-day, or until the season for selling shoes arrives; they then sell a pair, and come and release a pair or two more, and thus go on until they have sold the whole." The profits of the pawnbrokers in these multiplied transactions are great, while the whole profits of the shoemaker are from 10*d.* to 1*s.*

Butchers and small dealers also manage to trade in like manner. Pedlars, too, put in the remainder of their old stock, and purchase more. Another class is the agriculturist, who pledges either in the spring for seed, particularly after a miss in the crop, or else from May to September, when the crops come up. This class does not seem to be large; it may form one-tenth of the whole; it is, however, increasing: also when the sessions are approaching, and they are threatened with a process, they apply to the pawnbrokers, and also to enable them to pay the county cess: in fact, the least payment the poor have to make, application



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is made to the pawnbroker, as we may see in the evidence on the Poor Shop and Charitable Loan.

Of those who resort to the pawnbrokers, the most remarkable are the well-known class of weekly pawners, who, although they do not exist here in such numbers as at Belfast, still form a considerable portion of their customers. These persons regularly put in their Sunday clothes on Monday morning, and release them either with money or some other articles on Saturday night. All the pawnbrokers admit an increase of numbers of their tickets from about thirty to forty on Monday in consequence; and Mr. Close states that from one-fourth to one-half of the clothes that go out on Saturday come in on Monday: in fact, the practice has gone so far that there are well-known suits which always come in regularly.

The sum advanced on a suit of clothes is generally from 20 *s.* to 30 *s.*; but the pawnbrokers indulge such practices so far as to advance liberally to those they have confidence in, as they get more interest by it. Saturday's number of tickets is also considerably increased in consequence; indeed they sometimes nearly equal Monday's.

It is remarkable that this practice increases according to the times growing better. "The pawnbroker has no customer," says Mr. Close, "like a mechanic; when the times are brisk the money turns in and out so rapidly." This custom of exchanging prevails to a great extent.

The average number of tickets issued by each pawnbroker is then about 100 per day; a great number of pledges are taken under a shilling. As to the numbers sold, one pawnbroker states he does not think one-tenth of the articles pledged are sold; and Mr. Close's sales for three months amounted to about 60 *l.* The average sum advanced by Williamson is 3,000 *l.* a year; Close, 2,500 *l.* We subjoin the particulars of the latter.

The following is the Return of Mr. *Close*, Pawnbroker, showing the Number of Tickets and Amount issued by him each Month.

| | Tickets. | £. | s. | d. |
|---|---|---|---|---|
| January | 1,506 | 126 | 1 | 9½ |
| February | 1,862 | 173 | 2 | – |
| March | 2,575 | 231 | 11 | – |
| April | 3,155 | 292 | 15 | 4 |
| May | 3,178 | 283 | 3 | 11 |
| June | 2,638 | 251 | 8 | 11½ |
| July | 2,520 | 210 | 6 | 7 |
| August | 2,581 | 201 | – | 6 |
| September | 2,140 | 174 | 12 | – |
| October | 2,744 | 198 | 10 | 6 |
| November | 2,130 | 180 | 3 | 1 |
| December | 2,256 | 188 | 15 | 3 |
| | 29,285 | £.2,511 | 10 | 11 |

For the year 1833.

Every year since he commenced, the number of tickets has increased; this year they will be much more.

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We have inquired how far the law for the protection of those who pawn is observed, and we find no auctioneer and appraiser has been appointed in this city. The pawnbrokers memorialized the grand jury for the appointment of an auctioneer and appraiser; but the grand jury, not thinking one necessary, did not appoint one.

We have been informed it is not usual for the lower classes to look after the surplus of the money produced by the sale of goods, and that a great part, indeed almost the whole, of the surplus finds its way back into the hands of the pawnbroker. Mr. Close states "that before he came it was never the practice to return it; but that now the pawners frequently look after it: in two instances he has returned sums,—one for about 2 *l.*, another for about 1 *l.* 16 *s.*" There are some of those pawnbrokers who give no notice whatsoever of the auction, further than that the bellman goes round in the morning of the sale, and announces it. The pawnbrokers always pay, in case of a demand made on them, any surplus that remains after their charges are deducted; but they do not pay unless a demand is made.

We have learned from competent authority that, in consequence of the course at present pursued by the pawnbrokers, there is in general very little surplus on any articles of consequence for those that do apply; this is effected in the following manner:—Whenever the pawnbroker wishes for some articles which may be worth 7 *s.* or 8 *s.*, he bids for them himself. He watches the time when the room is thin, and puts them up. In this manner it frequently happens that articles that are worth 1 *l.* 5 *s.*, and on which 7 *s.* are lent, are bought in by the pawnbroker for about 8 *s.*; and if any one comes to look for the surplus, then the pawnbroker shows them the book, and charges a penny on each article for the search. The pawnbrokers sell a great quantity of goods by private sale, which they have purchased at a low rate by auction.

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## RETURNS from the Marshal of the City of *Dublin*.

YEAR ending December 1832.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. s. d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|
| 1 | Armagh - - | Hugh Campbell - | Sept. - 1832 | 2,278 | 155 3 10 | |
| 2 | Athlone - - | Timothy Murray - | March - 1830 | 2,080 | | |
| 3 | ditto - - | Michael Noone - | July - 1831 | 1,300 | - - - | since declined. |
| 4 | Bandon - - | Richard Williams - | August 1819 | 2,606 | 547 13 6 | |
| 5 | ditto - - | Thomas Bennett - | January 1821 | - - | 1,137 12 – | since dead. |
| 6 | ditto - - | William Kingston - | October 1821 | - - | 2,290 – – | since dead. |
| 7 | ditto - - | George Harris - - | May - 1825 | - - | 1,216 – 1 | since declined. |
| 8 | ditto - - | John Shine - - | February 1828 | 12,146 | 2,297 8 5 | |
| 9 | ditto - - | Robert Fuller - - | Sept. - 1828 | - - | 942 17 2 | |
| 10 | ditto - - | Joseph Bennett - | - - - | - - | 3,334 19 11½ | |
| 11 | Cloughnakilty - | William Bennett - | Nov. - 1822 | - - | 2,376 – – | |
| 12 | Clonmel - - | Mary A. O'Neill - | - - - | 20,000 | 1,800 – – | since dead. |
| 13 | Dublin - - | Prudence Henderson | May - 1830 | 27,936 | 4,621 2 3 | |
| 14 | Dungannon - | Thomas Agnew - | January 1828 | 9,275 | | |
| 15 | Dungarvan - | Edward Patterson - | March - 1831 | 13,002 | 1,612 12 2 | |
| 16 | ditto - - | Patrick Ronayne - | - - - | 21,420 | 4,384 17 9 | |
| 17 | Fermoy - - | Denis Downing - | October 1830 | 8,164 | 1,027 18 3½ | |
| 18 | Kinsale - - | D. F. Sullivan - - | July - 1818 | 4,248 | 498 18 6 | |
| 19 | ditto - - | Mary Williams - | March - 1825 | - - | 4,741 11 2 | |
| 20 | Loughrea - - | John Dillon - - | March - 1826 | 12,125 | 924 4 11 | |
| 21 | Londonderry - | Bernard Close - - | March - 1826 | 16,233 | 1,423 14 9½ | since declined. |
| 22 | ditto - - | John M'Cormick - | July - 1831 | - - | 1,740 – – | |
| 23 | Monaghan - | James Gallagher - | Dec. - 1825 | 9,326 | 658 12 4 | since declined. |
| 24 | ditto - - | John Hewitt - - | May - 1827 | 9,223 | | |
| 25 | Montrath - - | William Tracey - | May - 1829 | 15,000 | | |
| 26 | Marketbill - | William Grey - - | Nov. - 1831 | 4,174 | 523 1 5 | |
| 27 | Mountmellick - | William Baker - | Sept. - 1832 | 1,698 | 262 – 9 | |
| 28 | Nenagh - - | William Heneby - | June - 1830 | - - | 536 – – | since dead. |
| 29 | Newry - - | Thomas Laing & Co. | January 1829 | 16,233 | 1,423 14 9½ | |
| 30 | Newtownhamilton | John Mills - - | February 1831 | - - | 261 12 9 | |
| 31 | Passage, West - | Daniel Heagerty - | April - 1831 | - - | 926 4 7½ | |
| 32 | Roscommon - | J. B. Beech - - | July - 1830 | 8,522 | 834 10 – | since declined. |
| 33 | Rathfryland - | James Savage - - | February 1832 | 5,002 | 488 19 9 | |
| 34 | Tullamore - | Laurence Mackey - | April - 1832 | - - | 1,688 13 3 | |
| 35 | Waterford - | Anne Todd - - | Oct. - 1832 | - - | 623 16 4 | |
| 36 | ditto - - | Hannah Pounder - | - - - | 15,413 | 2,329 12 6½ | |
| 37 | Youghall - - | Thomas Browne - | January 1818 | 14,896 | 798 8 9 | since dead. |
| 38 | ditto - - | Catherine Walsh - | February 1820 | 34,413 | 5,571 13 – | |
| 39 | ditto - - | Susan Mcilin - - | Nov. - 1832 | 16,988 | 2,300 10 11½ | since dead. |

I certify the foregoing to be a true account of the Returns I received this (my first) year from the Pawnbrokers of Ireland.

So answers

*John Judkin Butler,*
Marshal of Dublin, and Register of Pawnbrokers in Ireland.

21 April 1838.

YEAR ending December 1833.

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Armagh - - | James Starr - - | January 1822 | 14,408 | 3,428 3 2 | since dead. |
| 2 | ditto - - | Margaret Robinson - | July - 1824 | - - | 1,130 1 11½ | |
| 3 | ditto - - | Hugh Campbell - | Sept. - 1832 | 13,428 | 1,666 3 2 | |
| 4 | ditto - - | Laurence Sherry - | March - 1833 | 7,710 | 608 19 4½ | since declined. |
| 5 | Athlone - - | Timothy Murray - | March - 1830 | 2,000 | | |
| 6 | ditto - - | Michael Noone - | July - 1831 | 1,200 | | |
| 7 | Bangor - - | Alexander Miller - | June - 1833 | 1,935 | 145 4 2 | |
| 8 | Belfast - - | William Jenkins - | March - 1821 | 36,919 | 4,173 17 4 | |
| 9 | ditto - - | William Gilbert - | August 1824 | 41,250 | 6,565 – – | |
| 10 | ditto - - | James K. Patterson - | Sept. - 1824 | 34,041 | 3,445 2 2 | |
| 11 | ditto - - | Robert Gilmore - | January 1826 | 42,277 | 3,579 17 6 | |
| 12 | ditto - - | Robert Begga - - | July - 1829 | 19,265 | 1,822 17 2½ | |
| 13 | ditto - - | James M'Kee - - | January 1830 | 31,712 | 2,499 6 10½ | |
| 14 | ditto - - | Jane Moore - - | July - 1831 | 5,202 | 330 2 10 | since declined. |
| 15 | ditto - - | James Pelin - - | July - 1831 | 31,647 | 3,009 9 8 | since declined. |
| 16 | ditto - - | John M'Gillery - | August 1831 | 9,242 | 1,033 19 7 | |
| 17 | ditto - - | David Thoburne - | March - 1832 | 23,842 | 1,461 14 – | |
| 18 | ditto - - | Gideon Balantine - | April - 1832 | 6,908 | 435 16 9 | since declined. |
| 19 | ditto - - | Henry Maguire - | February 1833 | 15,339 | 1,741 4 1 | |
| 20 | ditto - - | William M. B. Sibbin | March - 1833 | 12,698 | 1,400 7 2½ | |



(*continued.*)

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1833—*continued.* | | | | | | | |
| 21 | Belfast - - | J. E. Lynn - - | May - 1833 | 6,060 | 205 | 17 | 6 | |
| 22 | ditto - - | James Marshall - | August 1833 | 4,923 | 394 | 15 | 7½ | since declined. |
| 23 | ditto - - | James Macartney - | October 1833 | 713 | 90 | 10 | 4½ | |
| 24 | ditto - - | Alexander Bradford - | Nov. - 1833 | 1,108 | 179 | 10 | 4½ | since declined. |
| 25 | ditto - - | James Hillis - - | - - - | 25,172 | 1,198 | 11 | 5 | since declined. |
| 26 | ditto - - | Mary A. Davis - | - - - | 14,638 | 1,081 | 11 | 5½ | since declined. |
| 27 | ditto - - | Anne Bingham - | - - - | 18,787 | 3,195 | 5 | 11½ | |
| 28 | ditto - - | Robert Johnston - | - - - | 9,226 | 1,009 | 13 | 4 | |
| 29 | ditto - - | George Hill - - | - - - | 12,722 | 1,122 | 14 | 8 | since declined. |
| 30 | ditto - - | J. W. M'Murtry - | - - - | 13,106 | 1,754 | 11 | 8 | since declined. |
| 31 | ditto - - | Arthur Aickin - - | - - - | 25,092 | 4,925 | 14 | 4 | |
| 32 | ditto - - | William Anderson - | - - - | 36,243 | 3,988 | 8 | 9 | since dead. |
| 33 | ditto - - | Anne Scott - - | - - - | 19,891 | 2,487 | 14 | 7½ | since declined. |
| 34 | ditto - - | Henry Patterson - | - - - | 33,452 | 2,025 | 14 | – | |
| 35 | ditto - - | James & Edw^d Sheales | - - - | 25,566 | 2,031 | 13 | 7 | |
| 36 | ditto - - | Eliza J. M'Knight - | - - - | 11,569 | 1,165 | 5 | 3 | since declined. |
| 37 | ditto - - | Joseph Bedding - | - - - | 11,437 | 1,438 | 7 | 9½ | since declined. |
| 38 | Bandon - - | Richard Williams - | August 1819 | 3,075 | 700 | 3 | 6½ | |
| 39 | ditto - - | John Shine - - | February 1828 | 14,084 | 2,303 | 2 | 8 | |
| 40 | Banbridge - | Samuel Bradbury - | January 1827 | - - | 1,510 | 1 | – | |
| 41 | Cloughnakilty - | William Bennett - | Nov. - 1822 | - - | 2,137 | 16 | 10 | |
| 42 | Carrickfergus - | William Reid - - | January 1822 | 16,787 | 1,452 | 11 | 1 | since dead. |
| 43 | ditto - - | Hugh Stewart - - | February 1830 | 10,406 | 938 | 11 | –½ | |
| 44 | Dublin - - | Patrick Campbell - | February 1815 | 105,875 | 15,428 | 14 | 5 | |
| 45 | ditto - - | Christopher Wall - | May - 1818 | 115,706 | 8,560 | 12 | 11 | |
| 46 | ditto - - | Henry Booth - - | Sept. - 1818 | 69,780 | 10,185 | 4 | 9½ | for Bishop-street office. |
| 47 | ditto - - | Henry Booth - - | Sept. - 1818 | 88,162 | 15,358 | 1 | 5½ | for Bride-street office. |
| 48 | ditto - - | Stephen Parker - | March 1819 | 23,270 | 9,150 | 7 | 5 | |
| 49 | ditto - - | James Simmons - | April - 1821 | 89,700 | 10,887 | 10 | – | |
| 50 | ditto - - | John Quinn - - | March 1822 | 68,751 | 8,377 | – | – | since declined. |
| 51 | ditto - - | Michael Fahie - - | March 1823 | 93,367 | 11,081 | 7 | 6 | |
| 52 | ditto - - | Patrick Gillespie - | April - 1830 | 91,004 | 10,044 | 18 | – | |
| 53 | ditto - - | Prudence Henderson | May - 1830 | 76,217 | 12,721 | 15 | – | since dead. |
| 54 | ditto - - | Samuel Smith - - | May - 1830 | 116,924 | 14,075 | 3 | 3 | |
| 55 | ditto - - | Thomas Fannin - | June - 1830 | 87,283 | 21,891 | 12 | 2½ | -- for Marlborough-street |
| 56 | ditto - - | John Spring - - | April - 1831 | 15,126 | 21,019 | 3 | 11 | office. |
| 57 | ditto - - | John Richardson - | May - 1833 | 50,718 | 5,191 | 12 | 4½ | since dead. |
| 58 | ditto - - | Charles Marsh - - | - - - | 7,640 | 8,291 | 3 | 5 | |
| 59 | ditto - - | Thomas Fannin - | - - - | 49,014 | 8,280 | 18 | 2 | for Townsend-st. office. |
| 60 | ditto - - | Kearns & Quinn - | - - - | 100,889 | 12,371 | 5 | 2½ | since declined. |
| 61 | ditto - - | Arthur Wise - - | - - - | 29,293 | 4,807 | 14 | 3 | since dead. |
| 62 | ditto - - | William Dunne - | - - - | 41,096 | 4,243 | 7 | 2 | |
| 63 | ditto - - | Joseph Sanderson - | - - - | 44,590 | 7,235 | 7 | 8 | since declined. |
| 64 | ditto - - | David Fennell - - | - - - | 98,267 | 11,444 | 17 | 8 | |
| 65 | ditto - - | Laurence Redmond - | - - - | 80,458 | 9,274 | – | – | |
| 66 | ditto - - | William Brophy - | - - - | 109,406 | 12,432 | 15 | 9 | |
| 67 | ditto - - | Augustine Byrne - | - - - | 112,272 | 16,724 | 6 | 11 | since declined. |
| 68 | ditto - - | Samuel Spencer - | - - - | - - | 7,112 | 14 | 1 | |
| 69 | Dundalk - - | Christopher Crowe - | February 1830 | 21,529 | 5,229 | 10 | 7 | |
| 70 | ditto - - | Patrick M'Guinness - | July - 1831 | 11,165 | 1,092 | 1 | – | |
| 71 | Dungarvan - | Edward Patterson - | March 1831 | 11,754 | 1,342 | 6 | 4 | |
| 72 | ditto - - | Patrick Ronayne - | - - - | 19,071 | 2,189 | – | 3 | since dead. |
| 73 | Enniskillen - | William Armstrong - | June - 1831 | 16,100 | 1,183 | – | – | |
| 74 | ditto - - | Richard Bailey - | May - 1831 | 22,830 | 2,171 | 10 | – | |
| 75 | Ennis - - | William Lardner - | October 1833 | - - | 449 | – | 10½ | |
| 76 | Fermoy - - | Dennis Downing - | October 1830 | 30,756 | 9,993 | 17 | 2 | |
| 77 | Galway - - | Patrick Duggan - | October 1832 | 17,654 | 1,918 | 17 | 3 | |
| 78 | Kilkenny - - | Patrick Laracy - | January 1828 | 10,811 | 1,096 | 14 | 1 | since dead. |
| 79 | ditto - - | Louis Rorke - - | May - 1831 | 16,569 | 1,899 | 17 | 1 | |
| 80 | Kinsale - - | D. F. Sullivan - - | July - 1818 | 2,020 | 209 | 10 | 9½ | |
| 81 | ditto - - | Mary Williams - | March 1825 | - - | 4,178 | 3 | 1 | |
| 82 | Londonderry - | Bernard Close - - | March 1826 | 29,285 | 2,511 | 10 | 11 | since declined. |
| 83 | ditto - - | John M'Cormick - | July - 1831 | 25,000 | 2,500 | – | – | |
| 84 | ditto - - | George Williamson - | January 1832 | 24,985 | 4,831 | 2 | 1 | |
| 85 | Longhrea - | John Dillon - - | March 1826 | 15,940 | 1,120 | 16 | 5 | |
| 86 | Lisburne - - | Hugh Seeds - - | April - 1821 | - - | 2,179 | 7 | 7 | |
| 87 | ditto - - | Erskine Nealey - | April - 1821 | - - | 1,614 | 18 | 11 | |
| 88 | ditto - - | Jane Spence - - | April - 1821 | - - | 1,320 | 6 | 5 | |
| 89 | ditto - - | Adam Dickey - - | June - 1826 | - - | 384 | 10 | 5 | since declined. |
| 90 | ditto - - | Hugh M'Call - - | January 1828 | - - | 1,460 | 17 | 11 | |
| 91 | Listowell - - | William Hartnett - | - - - | 2,688 | 356 | 7 | 8½ | since declined. |
| 92 | Mountmellick - | John Haslam - - | August 1826 | 16,837 | 1,786 | – | 8 | |
| 93 | ditto - - | William Baker - | August 1832 | 15,420 | 2,007 | 14 | 5 | |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAME. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. s. d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|
| | YEAR ending December 1833—*continued.* | | | | | |
| 94 | Mountmellick - | Benjamin Baker - | Sept. - 1832 | 7,770 | 1,110 – – | since dead. |
| 95 | ditto - - | James Fitzgerald - | October 1833 | 891 | 83 10 2 | |
| 96 | Maryborough - | John Morgon - - | February 1830 | 9,000 | | |
| 97 | Monaghan - | James Gallagher - | Dec. - 1825 | 8,514 | 596 7 4 | since declined. |
| 98 | ditto - - | John Hewitt - - | May - 1827 | 9,707 | | |
| 99 | Markethill - | Francis Grey - - | January 1833 | 6,050 | 402 10 – | |
| 100 | Newry - - | George Frazer - | - - 1827 | 10,000 | 1,014 2 11 | |
| 101 | ditto - - | Richard Whitehead - | - - 1827 | 13,414 | 1,822 – 11½ | |
| 102 | ditto - - | James Bradford - | May - 1827 | 17,800 | 4,525 17 4 | |
| 103 | ditto - - | Charles Murphy - | January 1828 | 19,704 | 2,947 17 8 | |
| 104 | ditto - - | Thomas Laing & Co. | January 1829 | 10,826 | 989 19 11½ | |
| 105 | ditto - - | James Hutton - - | March 1830 | 11,173 | 1,159 – – | |
| 106 | ditto - - | James Wardlow - | June - 1831 | - - | 788 2 10½ | |
| 107 | ditto - - | Bernard M'Donald - | February 1833 | 14,716 | 1,757 12 3 | |
| 108 | Newtownhamilton | John Mills - - | February 1831 | - - | 290 16 2 | |
| 109 | Passage, West - | Daniel Heagarty - | April - 1831 | - - | 900 7 6 | |
| 110 | Roscommon - | J. B. Beetch - - | July - 1830 | 7,915 | 739 2 – | since declined. |
| 111 | Rathkeole - | Julius Ruttle - - | June - 1824 | 11,366 | 1,362 1 8 | |
| 112 | Tralee - - | Henry Ruttle - - | Nov. - 1822 | 12,460 | 1,569 18 6 | |
| 113 | ditto - - | Thomas Bunton - | Sept. - 1827 | 29,586 | 4,858 11 7 | |
| 114 | Waterford - | Fenton W. Case - | June - 1825 | 16,425 | 1,544 – – | |
| 115 | ditto - - | Elizabeth Slocey - | March - 1823 | 31,600 | 4,500 – – | since declined. |
| 116 | ditto - - | Robert Sheffield - | May - 1827 | 10,553 | 1,654 – – | |
| 117 | ditto - - | John Irwin - - | June - 1827 | 35,470 | 6,643 4 11 | |
| 118 | ditto - - | Edward Madigan - | June - 1828 | 24,362 | 2,486 17 – | |
| 119 | ditto - - | Catherine Flynn - | February 1829 | 11,847 | 1,547 19 4 | |
| 120 | ditto - - | Edward Grennan - | October 1829 | - - | 2,298 13 8 | |
| 121 | ditto - - | Morgaret Manning - | May - 1829 | 34,478 | 3,506 3 7 | |
| 122 | ditto - - | John Noble - - | April - 1831 | 10,753 | 718 16 4 | |
| 123 | ditto - - | Anne Todd - - | October 1832 | 23,744 | 2,264 17 8 | |
| 124 | ditto - - | Eliza Maher - - | - - - | 1,010 | 85 8 9 | since declined. |
| 125 | ditto - - | Hannah Pounder - | - - - | 25,311 | 3,657 3 3½ | |
| 126 | ditto - - | Catherine Meath - | - - - | 7,786 | 812 – – | since declined. |
| 127 | Wexford - - | William Lee - - | January 1832 | 13,668 | 1,512 6 9 | |
| 128 | Youghall - - | Thomas Browne - | January 1818 | 14,883 | 639 17 2 | since dead. |
| 129 | ditto - - | Catherine Wolsh - | February 1820 | 29,181 | 3,262 16 9 | |
| 130 | ditto - - | James Prendergast - | August 1831 | 19,610 | 2,466 – 6 | since declined. |
| 131 | ditto - - | Susan Meilin - - | Nov. - 1832 | 17,611 | 2,473 11 4 | since dead. |

I certify the foregoing to be a true account of the Returns I have received this (my second) year from the Pawnbrokers of Ireland.

So answers

21 April 1838.

*John Judkin Butler,*
Marshal of Dublin, and Register of Pawnbrokers in Ireland.

YEAR ending December 1834.

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Armagh - - | James Starr - - | January 1822 | 23,950 | 3,626 9 – | since dead. |
| 2 | ditto - - | Margaret Robinson - | July - 1824 | - - | 1,130 7 3 | |
| 3 | ditto - - | Alexander Gibson - | May - 1826 | 19,366 | 3,098 9 3½ | |
| 4 | ditto - - | Laurence Sherry - | March - 1833 | 22.994 | 1,936 11 6½ | |
| 5 | Athlone - - | Andrew Hopkins - | Dec. - 1833 | 12,557 | 1,069 6 11½ | since declined business. |
| 6 | Bangor - - | Alexander Miller - | June - 1833 | 3,729 | 315 13 9 | |
| 7 | Boyle - - | Matthew Hart - | May - 1834 | 3,840 | 506 18 3½ | since declined business. |
| 8 | Bandon - - | Richard Williams - | August - 1819 | 2,970 | 608 15 2½ | |
| 9 | ditto - - | John Shine - - | February 1828 | 18,946 | 3,082 15 11 | |
| 10 | Charleville - | Richard Ralliegh - | January 1829 | 6,302 | 853 1 – | |
| 11 | Carrickfergus - | William Hendren - | July - 1824 | 984 | 83 – 5 | |
| 12 | ditto - - | Hugh Stewart - - | February 1830 | 11,881 | 1,065 4 2½ | |
| 13 | ditto - - | Thomas Johnston - | Sept. - 1834 | 17,468 | 1,580 7 8½ | |
| 14 | ditto - - | Eliza Reid - - | Sept. - 1834 | 17,468 | 1,580 7 8½ | |
| 15 | Clonmell - - | Mary A. O'Neill - | - - - | 16,000 | 1,600 – – | since dead. |
| 16 | Cloughnakilty - | Bennett & Sullivan - | October 1833 | - - | 1,028 13 9½ | |
| 17 | Dungarvan - | Patrick Ronayne - | - - - | 18,959 | 2,510 10 – | since dead. |
| 18 | ditto - - | Edward Patterson - | March - 1831 | 14,099 | 2,091 1 6 | |
| 19 | Dublin - - | Christopher Wall - | May - 1818 | 29,668 | 4,751 14 8 | for Mary's Abbey office. |
| 20 | ditto - - | Henry Booth - - | Sept. - 1818 | 90,236 | 15,427 10 –½ | for Bride-street office. |
| 21 | ditto - - | Henry Booth - - | Sept. - 1818 | 108,001 | 39,807 – 5 | for Parliament-row office. |
| 22 | ditto - - | Henry Booth - - | Sept. - 1818 | 62,653 | 9,435 – 4 | for Bishop-street office. |



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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAME. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1834—*continued.* | | | | | | | |
| 23 | Dublin - - | Stephen Parker - | March - 1819 | 22,532 | 8,523 | – | 2 | |
| 24 | ditto - - | Robert Burrowes - | March - 1819 | 64,446 | 8,666 | 2 | 6 | since declined business. |
| 25 | ditto - - | James Simmons - | April - 1821 | 79,250 | 9,135 | 10 | – | |
| 26 | ditto - - | John Quinn - - | March - 1822 | 41,500 | - | - | - | since declined business. |
| 27 | ditto - - | Michael Fahie - - | March - 1823 | 78,453 | 9,127 | 10 | 6 | |
| 28 | ditto - - | John Anderson - | March - 1828 | 38,700 | 9,357 | 6 | 6½ | since declined business. |
| 29 | ditto - - | John Spring - - | April - 1831 | 104,473 | 16,303 | 4 | 7 | |
| 30 | ditto - - | Richard Spring - | April - 1831 | 73,889 | 7,770 | 5 | 9 | |
| 31 | ditto - - | Michael Nowlan - | April - 1831 | 112,857 | 13,513 | 13 | 4 | for Dorset-street office. |
| 32 | ditto - - | Michael Nowlan - | April - 1833 | 38,727 | 8,035 | 7 | – | for Nassau-street office. |
| 33 | ditto - - | Thomas Charles - | April - 1833 | 143,667 | 16,605 | 18 | 6½ | |
| 34 | ditto - - | Thomas Smullen - | April - 1834 | 79,793 | 8,716 | 15 | 1½ | |
| 35 | ditto - - | James Power - - | May - 1834 | 44,748 | 4,575 | 2 | 5½ | since declined business. |
| 36 | ditto - - | Thomas Murphy - | - - - | 112,445 | 18,595 | 9 | 3 | |
| 37 | ditto - - | Patrick M'Garry - | - - - | 76,261 | 11,469 | 13 | 3 | since dead. |
| 38 | ditto - - | William Parkes - | - - - | 124,316 | 17,314 | 17 | – | |
| 39 | ditto - - | Eliza Macnamara - | - - - | 83,929 | 6,944 | 3 | – | |
| 40 | ditto - - | William Dunne - | - - - | 9,2044 | 10,794 | 9 | 8½ | |
| 41 | ditto - - | Christopher Wall - | - - - | 27,449 | 4,101 | 4 | 1 | for Frederick-street office. |
| 42 | ditto - - | Francis Byrne - - | - - - | 74,953 | 9,493 | 18 | –½ | |
| 43 | ditto - - | Thomas Macnamara | - - - | 80,105 | 10,126 | – | – | for Thomas-street office |
| 44 | ditto - - | Thomas Macnamara | - - - | 68,000 | 8,527 | – | – | for King-street office. |
| 45 | ditto - - | Thomas Macnamara | - - - | 65,700 | 7,300 | – | – | for Beresford-street office. |
| 46 | ditto - - | Samuel Spencer - | - - - | - - | 8,247 | 6 | 10½ | |
| 47 | Dundalk - - | Christopher Crowe - | February 1830 | 47,108 | 4,943 | 4 | 1 | |
| 48 | Dungannon - | Thomas Agnew - | January 1828 | 14,181 | | | | |
| 49 | Enniskilleo - | Richard Bailie - - | May - 1831 | 21,000 | 1,825 | – | – | since declined business. |
| 50 | ditto - - | Richard Crookes - | January 1834 | - - | 1,100 | – | – | since declined business. |
| 51 | Enniskymon - | Thomas Curran - | October 1833 | 4,626 | 536 | 7 | 9 | |
| 52 | Eonis - - | William Lardner - | October 1833 | - - | 1,113 | 4 | 5 | |
| 53 | Fermoy - - | Dennis Downing - | October 1830 | 51,532 | 2,827 | – | – | |
| 54 | Kinsale - - | George Williams - | January 1832 | - - | 2,704 | 15 | 4½ | |
| 55 | Killarney - - | John Carbury - - | Dec. - 1831 | 10,006 | 1,005 | – | 4 | |
| 56 | Lisburne - - | Hugh Seeds - - | April - 1821 | - - | 3,881 | 5 | 3 | |
| 57 | ditto - - | Erskine Nealey - | April - 1821 | - - | 2,305 | 2 | 5 | |
| 58 | ditto - - | Jane Spence - - | April - 1821 | - - | 1,605 | – | 7 | |
| 59 | ditto - - | Hugh M'Call - - | January 1828 | - - | 1,643 | 2 | 1 | |
| 60 | Loughrea - - | John Dillon - - | March - 1826 | 15,660 | 885 | – | – | |
| 61 | Londonderry - | John M'Cormick - | July - 1831 | 24,000 | 2,400 | – | – | |
| 62 | ditto - - | George Williamson - | January 1832 | 26,304 | 4,791 | 18 | 10 | |
| 63 | Monaghan - | John Hewitt - - | May - 1827 | 9,403 | | | | |
| 64 | ditto - - | James Starr - - | February 1834 | 9,859 | 1,020 | 16 | 4 | since dead. |
| 65 | Mountmellick - | John Haslam - - | August 1826 | 20,951 | 2,402 | 1 | 9 | |
| 66 | ditto - - | William Baker - | August 1832 | 13,520 | 1,704 | 15 | 4 | |
| 67 | Mountrath - | William Tracey - | May - 1829 | 20,000 | | | | |
| 68 | Newry - - | Richard Whitehead - | - - 1827 | 13,561 | 1,858 | 3 | – | |
| 69 | ditto - - | George Frazer - | - - 1827 | 9,746 | 961 | 8 | 11 | |
| 70 | ditto - - | Charles Murphy - | January 1828 | 17,557 | 2,625 | 1 | 5 | |
| 71 | ditto - - | Thomas Laing & Co. | January 1829 | 9,603 | 965 | 16 | 1 | |
| 72 | ditto - - | James Hutton - - | March - 1830 | 10,467 | 1,577 | 11 | – | |
| 73 | ditto - - | James Wardlow - | June - 1831 | - - | 830 | 6 | 8 | |
| 74 | ditto - - | George Quinn - - | May - 1832 | 13,775 | 1,905 | 6 | – | since dead. |
| 75 | ditto - - | Henry Collins - - | Dec. - 1833 | 16,102 | 1,558 | 3 | 4 | |
| 76 | ditto - - | Richard Harcourt - | Dec. - 1833 | 14,041 | 1,086 | 2 | 4 | |
| 77 | Newtownhamilton | John Mills - - | February 1831 | - - | 288 | 19 | 5 | |
| 78 | Passage, West - | Daniel Heagarty - | April - 1831 | - - | 1,072 | 6 | 3½ | |
| 79 | Rathkeale - | Julius Ruttle - - | June - 1824 | 8,957 | 1,252 | 2 | 10 | |
| 80 | Tralee - - | Henry Ruttle - - | Nov. - 1822 | 28,655 | 2,164 | 14 | 6 | |
| 81 | ditto - - | James Buxton - - | Sept. - 1827 | 48,343 | 7,306 | 7 | 10 | |
| 82 | Warrenpoint - | William Johnston - | October 1832 | 9,802 | 889 | – | – | |
| 83 | Youghall - - | Catherine Walsh - | February 1820 | 25,404 | 3,413 | 7 | 2 | |
| 84 | ditto - - | Susan Meilin - - | Nov. - 1832 | 17,272 | 2,364 | 10 | 4 | since dead. |

I certify the foregoing to be a true account of the Returns I have received this (my third) year from the Pawnbrokers of Ireland.

So answers

*John Judkin Butler,*
Marshal of Dublin, and Register of Pawnbrokers in Ireland.

21 April 1838.

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RETURNS from the Marshal of the City of *Dublin*—continued.

YEAR ending DECEMBER 1835.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| 1 | Armagh | James Starr | January 1822 | 21,763 | 2,657 | 4 | 3 | since dead. |
| 2 | ditto | Margaret Robinson | July 1824 | 12,584 | 1,323 | 12 | 3 | |
| 3 | ditto | Alexander Gibson | May 1826 | 12,465 | 2,307 | 13 | 9 | |
| 4 | ditto | Elizabeth Mathews | June 1831 | 15,994 | - | - | - | since declined business. |
| 5 | ditto | Laurence Sherry | March 1833 | 19,089 | 1,435 | 16 | 3 | |
| 6 | Antrim | Samuel Reid | Sept. 1831 | 8,831 | 734 | 6 | 7 | |
| 7 | Athy | Jane Bailey | May 1831 | 20,160 | 1,152 | - | - | |
| 8 | ditto | John Rooney | February 1835 | 11,482 | 902 | 17 | 9 | |
| 9 | Athlone | Andrew Hopkins | Dec. 1833 | 12,999 | 1,143 | 16 | 7½ | since declined business. |
| 10 | Bailieborough | Francis West | March 1835 | 2,025 | 354 | 5 | 7½ | |
| 11 | Ballymacarrett | John Jacobson | June 1835 | 10,358 | 942 | 18 | 3½ | |
| 12 | Ballyshannon | Richard Bailey | March 1835 | 10,370 | 1,933 | 5 | - | |
| 13 | Banbridge | Samuel Bradbury | January 1827 | 15,111 | 2,062 | 14 | 10 | |
| 14 | Bandon | Joseph Bennett | - - - | 27,966 | 3,857 | 19 | 7½ | |
| 15 | ditto | Richard Williams | August 1819 | 2,372 | 484 | 7 | 11½ | |
| 16 | ditto | William Kingston | October 1821 | 13,710 | 2,282 | 11 | 9½ | since dead. |
| 17 | ditto | John Shine | February 1828 | 20,138 | 3,336 | 9 | 5 | |
| 18 | ditto | Robert Fuller | Sept. 1828 | 13,132 | 1,819 | 3 | 4½ | |
| 19 | ditto | James Edwards | January 1826 | 19,688 | 3,772 | 10 | 4½ | |
| 20 | Bangor | Alexander Miller | June 1833 | 3,187 | 319 | 19 | 11 | |
| 21 | Belfast | Robert Johnston | - - - | 18,508 | 1,526 | 7 | 1 | |
| 22 | ditto | Anne Bingham | - - - | 20,034 | 3,100 | - | - | |
| 23 | ditto | Joseph M'Dowell | - - - | 15,142 | 1,445 | 4 | 3 | |
| 24 | ditto | William Gilbert | August 1824 | 45,608 | 9,113 | 3 | 6½ | |
| 25 | ditto | James K. Patterson | Sept. 1824 | 27,114 | 4,871 | 11 | 10 | |
| 26 | ditto | William Phillips | Sept. 1825 | 22,095 | 2,330 | 6 | - | |
| 27 | ditto | Robert Gilmore | January 1826 | 26,065 | 2,963 | 5 | 8 | |
| 28 | ditto | Robert Beggs | July 1829 | 24,780 | 2,836 | 10 | 3½ | |
| 29 | ditto | James M'Kee | January 1830 | 35,935 | 3,632 | 15 | 3 | |
| 30 | ditto | James Pelan | July 1831 | 34,499 | 4,145 | 10 | 5 | since declined business. |
| 31 | ditto | John Brogan | August 1831 | 9,697 | 1,266 | 6 | 4 | |
| 32 | ditto | William M'B. Sibbin | March 1833 | 12,611 | 1,975 | 1 | - | |
| 33 | ditto | J. E. Lynn | May 1833 | 14,809 | 820 | 6 | 4 | |
| 34 | ditto | James Marshall | August 1833 | 17,004 | 1,182 | 6 | 9 | since declined business. |
| 35 | ditto | James Macartney | October 1833 | 5,801 | 658 | 14 | 6½ | |
| 36 | ditto | Mary Patterson | July 1834 | 33,315 | 2,830 | 19 | 5½ | since declined business. |
| 37 | ditto | S. & A. Bradford | Nov. 1834 | 7,693 | 826 | 14 | 9½ | since declined business. |
| 38 | ditto | Margaret M'Kibben | Sept. 1834 | 8,269 | 303 | 4 | 9 | |
| 39 | ditto | James Gilbert | Sept. 1834 | 15,411 | 1,766 | 9 | 5 | |
| 40 | ditto | Henry Browne | Nov. 1834 | 26,435 | 1,960 | 11 | 5 | |
| 41 | ditto | Hugh Kearns & Co. | March 1835 | 7,190 | 550 | 16 | 11½ | since declined business. |
| 42 | ditto | John M'Dornan | August 1835 | 3,893 | 287 | 12 | 1 | |
| 43 | ditto | James Worrall | August 1835 | 6,477 | 584 | 17 | 5½ | |
| 44 | Boyle | Maria Murphy | July 1835 | 9,662 | 1,152 | 10 | 6 | |
| 45 | Buttevant | James Ryan | April 1833 | 10,238 | 1,519 | 10 | 6 | |
| 46 | Burrisakane | James Spring, jun. | July 1834 | 5,851 | 540 | 3 | 9 | |
| 47 | Callan | Michael Lynch | April 1831 | 2,548 | 297 | 2 | 2 | |
| 48 | Carrickfergus | William Hendren | July 1824 | 591 | 80 | 16 | 10½ | |
| 49 | ditto | Thomas Johnston | Sept. 1834 | 4,353 | 352 | 1 | 1 | |
| 50 | ditto | Eliza Reid | Sept. 1834 | 16,776 | 1,492 | 15 | -½ | |
| 51 | ditto | Hugh Stewart | Feb. 1830 | 11,147 | 1,100 | 16 | 8 | |
| 52 | Carlow | James Comerford | July 1835 | 18,070 | 1,563 | 9 | 3 | |
| 53 | Castlecaulfield | Samuel M'Minn | April 1834 | 141 | 15 | 15 | 1 | since declined business. |
| 54 | Cavan | John Brady | Nov. 1833 | 12,579 | 1,465 | 9 | 7½ | |
| 55 | Charleville | Richard Rallugh | January 1829 | 13,986 | | | | |
| 56 | Clones | John Brady | October 1829 | 8,271 | 1,005 | - | 8 | |
| 57 | Clonmell | Mary A. O'Neill | - - - | 9,964 | 2,812 | 9 | 9 | |
| 58 | Cloughnakilty | William Bennett | Nov. 1822 | 12,259 | 2,514 | 6 | 1½ | |
| 59 | ditto | Bennett & Co. | October 1833 | 11,680 | 1,386 | - | -¾ | |
| 60 | Cove | Arthur Waugh | - - - | 3,000 | 789 | 1 | 6 | |
| 61 | Donaghadee | James Ross | January 1830 | 9,644 | 893 | 13 | 11 | |
| 62 | ditto | John Ferguson | January 1835 | 8,061 | 575 | - | - | |
| 63 | Downpatrick | Henry M'Namara | May 1833 | 9,814 | 875 | 12 | 10 | |
| 64 | ditto | James Yates Young | April 1833 | 6,054 | 644 | 7 | 6 | |
| 65 | Drogheda | B. Finnegan | - - - | 36,921 | 4,826 | 7 | 2½ | |
| 66 | ditto | Joseph Montgomery | June 1829 | 37,746 | 3,741 | 2 | 5 | |
| 67 | ditto | Alexander Carswell | March 1834 | 51,311 | 2,854 | - | - | since declined business. |
| 68 | Dublin | William Brophy | - - - | 78,574 | 10,240 | 11 | 4 | |
| 69 | ditto | Francis Byrne | - - - | 72,812 | 10,805 | 17 | 5 | |
| 70 | ditto | Augustine Byrne | - - - | 86,697 | 10,412 | 1 | 6 | since declined business. |
| 71 | ditto | William Dunne | - - - | 84,004 | 9,351 | 5 | 10 | |



(*continued.*)

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1835—*continued.* | | | | | | | |
| 72 | Dublin | Eliza M'Namara | - - - | 74,300 | 6,733 | 11 | 1 | |
| 73 | ditto | Thomas M'Namara | - - - | 56,330 | 5,048 | 10 | – | for Beresford-street office. |
| 74 | ditto | Thomas M'Namara | - - - | 53,615 | 5,856 | 11 | 11 | for King-street office. |
| 75 | ditto | Thomas M'Namara | - - - | 71,660 | 9,601 | 7 | 9 | for Thomas-street office. |
| 76 | ditto | Patrick M'Garry | - - - | 73,380 | 12,102 | – | 2 | |
| 77 | ditto | Thomas Murphy | - - - | 123,708 | 18,106 | 16 | 7 | |
| 78 | ditto | William Parkes | - - - | 10,535 | 13,553 | 5 | 5 | |
| 79 | ditto | Laurence Redmond | - - - | 90,192 | 10,355 | 3 | 6 | |
| 80 | ditto | Joseph Sanderson | - - - | 39,281 | 8,045 | 4 | 1 | since declined business. |
| 81 | ditto | Samuel Spencer | - - - | 59,259 | 8,523 | – | 10 | |
| 82 | ditto | John Spring | - - - | 114,072 | 16,558 | 6 | 5 | |
| 83 | ditto | Peter Walsh | - - - | 105,628 | 13,902 | 8 | 2 | |
| 84 | ditto | John Whitcraft | - - - | 102,282 | 18,545 | 18 | 6½ | since declined business. |
| 85 | ditto | Henry Williams | - - - | 64,968 | 13,644 | 5 | 5 | |
| 86 | ditto | Patrick Campbell | February 1815 | 116,719 | 14,699 | 18 | 5 | |
| 87 | ditto | Christopher Wall | May - 1818 | 51,517 | 5,139 | 10 | 4 | for Mary's Abbey office. |
| 88 | ditto | Christopher Wall | May - 1818 | 29,918 | 30,408 | 16 | 11½ | for Frederick-street office. |
| 89 | ditto | Henry Booth | Sept. - 1818 | 83,721 | 13,168 | 16 | – | for Bride-street office. |
| 90 | ditto | Henry Booth | Sept. - 1818 | 108,214 | 32,082 | 6 | 8 | for Fleet-street office. |
| 91 | ditto | Henry Booth | Sept. - 1818 | 72,191 | 11,084 | 15 | 3 | for Bishop-street office. |
| 92 | ditto | Henry Burrows | March - 1819 | 58,606 | 6,344 | 6 | 10 | since declined business. |
| 93 | ditto | Stephen Parker | March - 1819 | 21,395 | 8,313 | 16 | 3 | |
| 94 | ditto | James Simmons | April - 1821 | 67,425 | 8,635 | – | – | |
| 95 | ditto | Richard Spring | April - 1821 | 72,568 | 8,561 | – | 8 | |
| 96 | ditto | John Quin | March - 1822 | 41,970 | 4,611 | 18 | – | since declined business. |
| 97 | ditto | Michael Fahie | March - 1823 | 80,662 | 10,748 | 17 | 9 | |
| 98 | ditto | John Anderson | March - 1828 | 34,284 | 6,192 | 6 | 1¼ | since declined business. |
| 99 | ditto | Patrick Gillespie | April - 1830 | 97,074 | 10,268 | 9 | 2 | |
| 100 | ditto | Patrick Fennell | May - 1833 | 89,725 | 12,229 | – | 3 | |
| 101 | ditto | Prudence Henderson | May - 1830 | 89,168 | 13,931 | 12 | 3 | |
| 102 | ditto | Samuel Smith | May - 1830 | 84,001 | 14,268 | 10 | 10 | for Henry-street office. |
| 103 | ditto | Samuel Smith | May - 1830 | 69,508 | 11,542 | 12 | 3 | for Capel-street office. |
| 104 | ditto | Thomas Fannin | June - 1830 | 82,113 | 9,474 | 18 | 5 | for Marlborough-st. office. |
| 105 | ditto | Thomas Fannin | June - 1830 | 101,188 | 13,564 | 1 | 2 | for Mecklenburgh street office. |
| 106 | ditto | Thomas Fannin | June - 1830 | 78,446 | 10,593 | 14 | 8½ | for James's-street office. |
| 107 | ditto | Michael Nowlan | April - 1831 | 45,247 | 8,739 | 8 | 4 | for Nassau-street office. |
| 108 | ditto | Michael Nowlan | April - 1831 | 120,159 | 14,502 | 9 | 5 | for Dorset-street office. |
| 109 | ditto | Thomas Charles | April - 1833 | 119,305 | 14,300 | 8 | 8 | since declined business. |
| 110 | ditto | John Richardson | May - 1833 | 55,885 | 4,932 | 12 | 2½ | since dead. |
| 111 | ditto | John Pearson | April - 1834 | 42,498 | 7,137 | 16 | 2½ | for Denzille-street office. |
| 112 | ditto | John Pearson | April - 1834 | 51,981 | 4,757 | 2 | 11½ | for Nicholas-street office. |
| 113 | ditto | Thomas Smullen | April - 1834 | 105,448 | 11,698 | 4 | 8 | |
| 114 | ditto | James Power | May - 1834 | 51,061 | 4,080 | 4 | 4 | since declined business. |
| 115 | Dundalk | Christopher Crowe | February 1830 | 28,683 | 3,169 | 14 | 2 | |
| 116 | ditto | Patrick M'Guinness | June - 1831 | 9,159 | 764 | 9 | 7½ | |
| 117 | ditto | Samuel Bradford | Nov. - 1836 | 43,300 | 4,769 | 15 | 4 | |
| 118 | Dungarvan | Patrick Ronayne | - - - | 17,273 | 2,054 | 11 | 8 | since dead. |
| 119 | ditto | Edward Patterson | March - 1831 | 12,964 | 1,737 | 14 | 5½ | |
| 120 | ditto | Catherine Walsh | March - 1831 | 5,822 | 1,501 | 7 | 10 | since declined business. |
| 121 | Dungannon | Thomas Agnew | January 1828 | 9,198 | 884 | 17 | – | |
| 122 | ditto | Anne Dickson | Nov. - 1833 | 10,624 | | | | |
| 123 | ditto | Charles O'Neill | March - 1827 | 16,935 | 1,399 | 4 | 11 | |
| 124 | Dunmanway | John M'Donald | February 1820 | 5,956 | 898 | 15 | 4 | |
| 125 | ditto | Thomas Gardiner | - - 1828 | 2,094 | 446 | 9 | 11 | |
| 126 | Edenderry | Henry Jones | May - 1833 | 9,157 | 467 | 10 | – | |
| 127 | Ennis | Patrick Burke | - - - | 8,844 | 572 | 4 | 7½ | |
| 128 | ditto | James Byrne | August - 1829 | 27,237 | 1,587 | 1 | 8½ | |
| 129 | ditto | Anne Bunton | Dec. - 1829 | 20,326 | 5,645 | 12 | 6 | |
| 130 | ditto | William Lardner | October 1833 | 10,404 | 1,535 | 2 | 5 | |
| 131 | Enniscorthy | William Warren | May - 1832 | 16,576 | 1,723 | 13 | 5 | |
| 132 | Enniskillen | Richard Bailey | May - 1831 | 21,775 | 2,043 | 17 | – | since declined business. |
| 133 | ditto | William Armstrong | June - 1831 | 14,498 | 1,190 | 14 | 8 | |
| 134 | ditto | Richard Crooke | January 1834 | 7,160 | 585 | 10 | 3 | since declined business. |
| 135 | Ennistymon | Thomas Curran | October 1833 | 8,607 | 1,035 | 12 | 3 | |
| 136 | Fermoy | Dennis Downing | October 1830 | 15,299 | 14,994 | 3 | 9 | |
| 137 | Galway | James Walsh | January 1823 | 14,994 | 2,944 | 3 | 4 | |
| 138 | ditto | Margaret Burke | January 1825 | 14,189 | 1,531 | 8 | 11 | |
| 139 | ditto | Patrick Duggan | October 1832 | 6,325 | 855 | 9 | 5 | |
| 140 | ditto | Edward Power | May - 1835 | 19,683 | 1,631 | 6 | 9 | |
| 141 | Gort | Festus Kelly | June - 1831 | 4,424 | 496 | 18 | 8 | |
| 142 | Kilkenny | Anne Reynolds | Dec. - 1814 | 24,601 | 2,267 | 18 | 9 | |
| 143 | ditto | John Porter | August 1822 | 6,850 | 871 | 16 | 10 | |
| 144 | ditto | Bridget Campion | January 1831 | 25,788 | 3,461 | 2 | 10 | |
| 145 | ditto | Louis Rorke | May - 1831 | 31,586 | 4,064 | 6 | 1 | |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1835—*continued.* | | | | | | | |
| 146 | Killarney - - | John Carberry - | Dec. - 1831 | 9,627 | 881 | 1 | 9 | |
| 147 | Kilfinnan - - | John Gearon - - | Sept. - 1834 | 5,457 | 696 | 16 | 3 | |
| 148 | Kinsale - - | D. & J. Sullivan - | July - 1818 | 39,516 | 4,799 | 6 | 4½ | |
| 149 | ditto - - | Mary Williams - | March - 1825 | 129,407 | 2,657 | 12 | 10 | |
| 150 | ditto - - | George Williams - | January 1832 | 129,945 | 2,391 | 9 | 11½ | |
| 151 | Limerick - - | Michael Donovan - | - - - | 34,888 | 3,885 | 12 | 5½ | |
| 152 | ditto - - | Alexander Trousdale | - - - | 39,828 | 3,559 | 7 | 8 | |
| 153 | ditto - - | Mort. Shannon - | - - - | 10,681 | 1,437 | 16 | – | since declined business. |
| 154 | ditto - - | Mathew Connellan - | October 1821 | 13,467 | 1,357 | 2 | 3 | |
| 155 | ditto - - | James Myles - - | May - 1823 | 5,909 | 397 | – | 9½ | since declined business. |
| 156 | ditto - - | Robert Stuart - - | May - 1823 | 6,543 | 1,020 | 8 | 5 | |
| 157 | ditto - - | Timothy Bunton - | July - 1825 | 21,558 | 6,350 | 13 | 1½ | |
| 158 | ditto - - | Michael Kelly - - | January 1826 | 16,431 | 2,101 | 14 | 10 | |
| 159 | ditto - - | Margaret Lawson - | October 1826 | 32,543 | 4,960 | 2 | 1 | |
| 160 | ditto - - | Hannah Russell - | May - 1829 | 32,479 | 1,818 | 6 | 4 | |
| 161 | Lisburne - - | Erskine Nealey - | April - 1821 | 23,328 | 2,916 | 18 | 4½ | |
| 162 | ditto - - | Jane Spence - - | April - 1821 | 13,132 | 1,500 | – | 5 | |
| 163 | ditto - - | Hugh Seeds - - | April - 1821 | 30,299 | 5,521 | 15 | 6 | |
| 164 | ditto - - | Hugh M'Call - - | January 1828 | 13,606 | 1,642 | 3 | 10 | |
| 165 | Lismore - - | John Slattery - - | May - 1835 | 5,037 | 762 | 14 | 3 | |
| 166 | Listowel - - | W. C. Hartnett - | - - - | 4,348 | 562 | 13 | 3 | since declined business. |
| 167 | Londonderry - | John M'Cormick - | July - 1831 | 24,129 | 2,419 | 7 | 9 | |
| 168 | ditto - - | George Williamson - | January 1832 | 25,349 | 5,203 | 11 | 10 | |
| 169 | Longford - - | Michael Quin - - | July - 1835 | 3,640 | 268 | – | 11 | |
| 170 | Loughrea - - | William Hardey - | March - 1829 | 3,124 | 122 | – | 3 | |
| 171 | ditto - - | John Dillon - - | March - 1826 | 17,648 | 1,063 | 19 | 8 | |
| 172 | Macroom - - | George Wiseman - | January 1819 | 14,242 | 2,109 | 1 | – | |
| 173 | Markethill - | Francis Grey - - | January 1833 | 6,163 | 718 | 13 | 9 | |
| 174 | Monaghan - | John Hewitt - - | May - 1827 | 10,629 | 1,084 | 6 | 8 | |
| 175 | Mountmellick - | James Fitzgerald - | October 1833 | 3,949 | 321 | 7 | 8½ | |
| 176 | ditto - - | John Haslam - - | August 1836 | 17,503 | 2,124 | 5 | 5 | |
| 177 | Nenagh - - | Patrick Magrath - | August 1834 | 10,703 | 1,065 | 18 | 6 | |
| 178 | New Ross - | William Ryan - - | - - - | 8,179 | 324 | 11 | 5 | since declined business. |
| 179 | Newry - - | George Frazer - | - - 1827 | 15,191 | 1,770 | – | 10½ | |
| 180 | ditto - - | Richard Whitehead - | - - 1827 | 12,343 | 1,684 | 1 | 8½ | |
| 181 | ditto - - | James Bradford - | May - 1827 | 18,625 | 5,345 | 4 | 3 | since declined business. |
| 182 | ditto - - | Thomas Laing & Co. | January 1829 | 10,510 | 1,030 | 12 | 5½ | |
| 183 | ditto - - | James Wardlow - | June - 1831 | 7,145 | 780 | 18 | 8 | |
| 184 | ditto - - | George Quinn - - | May - 1832 | 6,590 | 992 | 11 | 1 | since dead. |
| 185 | ditto - - | Henry Collins - - | Dec. - 1833 | 17,239 | 1,553 | 4 | 2 | |
| 186 | ditto - - | Richard Harcourt - | Dec. - 1833 | 16,729 | 1,443 | 8 | 10½ | |
| 187 | Newtownhamilton | John Mills - - | February 1831 | 4,656 | 313 | 7 | – | |
| 188 | Passage, West - | Daniel Heagerty - | April - 1831 | - - | 1,203 | 19 | 2 | |
| 189 | Portadown - | John Mays - - | April - 1835 | 4,310 | 191 | 7 | 2 | |
| 190 | Roscrea - - | John Delany - - | July - 1824 | 28,906 | 4,250 | 2 | 11 | |
| 191 | Rathkeale - | Julius Ruttle - - | June - 1824 | 14,176 | 2,249 | 12 | 8 | |
| 192 | Rathfryland - | John Savage - - | February 1832 | 7,877 | 717 | – | 8 | |
| 193 | Tanderagee - | Robert Robinson - | Sept. - 1834 | 10,443 | 878 | 10 | 10 | |
| 194 | Tallow - - | Patrick Higgins - | Sept. - 1834 | 7,132 | 959 | 10 | 4½ | |
| 195 | Tralee - - | Henry Ruttle - - | Nov. - 1822 | 30,307 | 2,115 | 13 | 3 | |
| 196 | ditto - - | Thomas Bunton - | Sept. - 1827 | 42,256 | 6,240 | 19 | 7½ | |
| 197 | Tuam - - | John Mangan - - | February 1835 | 12,468 | 1,481 | 16 | 6 | |
| 198 | Tulla - - | Mort. Shannon - | February 1835 | 3,805 | 632 | 18 | 9 | |
| 199 | Tullamore - | Henry Whitesides - | May - 1824 | 17,723 | 849 | 9 | 11 | |
| 200 | ditto - - | Laurence Mackey - | April - 1832 | 32,060 | 3,679 | 7 | 7½ | |
| 201 | Waterford - | Catherine Duffy - | - - - | 6,344 | 1,025 | 11 | – | |
| 202 | ditto - - | Catherine Flynn - | - - - | 15,811 | 2,409 | 8 | 11 | since declined business. |
| 203 | ditto - - | David O'Reilly - | - - - | 5,768 | 562 | 18 | 6 | since dead. |
| 204 | ditto - - | Catherine Power - | - - - | 4,433 | 436 | 14 | 3 | |
| 205 | ditto - - | Hannah Pounder - | - - - | 22,089 | 3,152 | 5 | 11 | |
| 206 | ditto - - | William Slaney - | - - - | 2,880 | 365 | 12 | – | |
| 207 | ditto - - | Eleanor Lawton - | April - 1822 | 16,682 | 3,322 | 14 | 7 | |
| 208 | ditto - - | Edward Slaney - | March - 1823 | 25,639 | 2,775 | - | 7 | |
| 209 | ditto - - | Fenton W. Case - | June - 1825 | 20,144 | 1,688 | 18 | 9 | |
| 210 | ditto - - | Robert Sheffield - | May - 1827 | 19,630 | 2,401 | – | 1 | |
| 211 | ditto - - | John Irwin - - | June - 1827 | 22,293 | 3,299 | 13 | 4 | |
| 212 | ditto - - | Edward Madigan - | June - 1828 | 11,184 | 1,065 | 4 | 8 | |
| 213 | ditto - - | Catherine Manning - | May - 1829 | 32,302 | 2,789 | 14 | – | |
| 214 | ditto - - | Margaret Manning - | May - 1829 | 34,891 | 3,089 | 3 | 2 | |
| 215 | ditto - - | Edward Grennan - | October 1829 | 16,990 | 2,678 | 14 | 8 | |
| 216 | ditto - - | John Noble - - | April - 1831 | 8,583 | 653 | 2 | 3 | |
| 217 | ditto - - | Anne Todd - - | October 1832 | 28,960 | 2,882 | 17 | 1 | |
| 218 | ditto - - | Daniel Doyle - - | June - 1834 | 27,474 | 2,278 | 16 | 8 | |
| 219 | ditto - - | John O'Brien - - | August 1834 | 5,943 | 423 | 4 | 1 | |



(*continued.*)

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1835—*continued.* | | | | | | | |
| 220 | Waterford - | Elizabeth Kavanagh | April - 1835 | 25,916 | 2,085 | 3 | 7 | |
| 221 | Warrenpoint - | William Johnston - | October 1832 | 8,681 | 886 | 7 | 6 | |
| 222 | Wexford - - | William Lee - - | January 1832 | 11,789 | 1,265 | 10 | 6 | |
| 223 | Youghall - - | William Barry - - | - - - | 42,000 | 3,331 | 5 | 6 | since dead. |
| 224 | ditto - - | Catherine Walsh - | February 1820 | 29,524 | 17,221 | 4 | 11 | |
| 225 | ditto - - | Susan Meilin - - | Nov. - 1832 | 16,674 | 2,288 | 3 | 11 | since dead. |

I certify the foregoing to be a true account of the Returns I have received this (my fourth) year from the Pawnbrokers of Ireland.

So answers

21 April 1832.

*John Judkin Butler,*
Marshal and Register.

YEAR ending DECEMBER 1836.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1 | Armagh - - | James Starr - - | January 1822 | 24,543 | 2,465 | 13 | 9 | since dead. |
| 2 | ditto - - | Margaret Robinson - | July - 1824 | 12,719 | 1,221 | 10 | 6½ | |
| 3 | ditto - - | Alexander Gibson - | May - 1826 | 16,577 | 2,587 | 19 | 1½ | |
| 4 | ditto - - | Elizabeth Mathews - | June - 1831 | 6,899 | 530 | 4 | 5 | since declined business. |
| 5 | ditto - - | Laurence Sherry - | March - 1833 | 21,923 | 1,662 | 11 | 7 | |
| 6 | Athlone - - | Andrew Hopkins - | Dec. - 1833 | 17,631 | 1,589 | - | - | since declined business. |
| 7 | Aughnacloy - | Samuel Hetherington | Sept. - 1836 | 715 | 65 | 3 | 9 | |
| 8 | Antrim - - | John Birnie - - | March - 1828 | 5,923 | 459 | 4 | 4 | |
| 9 | ditto - - | Samuel Reid - - | Sept. - 1831 | 9,808 | 907 | 14 | 11 | |
| 10 | Athy - - | Jane Bailey - - | May - 1831 | 25,030 | 1,285 | 3 | - | |
| 11 | ditto - - | John Rooney - - | February 1835 | 24,641 | 1,875 | 16 | 9 | |
| 12 | Askeaton - - | Patrick O'Donnell - | October 1835 | 3,696 | 458 | 12 | 2 | |
| 13 | Bandon - - | Joseph Bennett - | - - - | 26,533 | 3,736 | 7 | 7 | |
| 14 | ditto - - | Thomas Fuller - | - - - | 18,896 | 2,487 | 1 | 4 | |
| 15 | ditto - - | Dora Kingston - | - - - | 9,603 | 1,860 | 2 | -½ | |
| 16 | ditto - - | Richard Williams - | August 1819 | 2,406 | 440 | 9 | 9 | |
| 17 | ditto - - | James Edwards - | January 1826 | 17,412 | 3,658 | 16 | 1½ | |
| 18 | ditto - - | John Shine - - | February 1828 | 18,041 | 3,295 | 14 | 5 | |
| 19 | ditto - - | Robert Fuller - - | Sept. - 1828 | 18,615 | 2,410 | 8 | 6 | |
| 20 | ditto - - | Thomas Bennett - | October 1836 | 2,936 | 349 | 11 | 7½ | |
| 21 | Bruff - - | Edward Hall - - | April - 1831 | 1,713 | 195 | 5 | - | |
| 22 | ditto - - | Anne Lundon - - | June - 1836 | 2,608 | 284 | 9 | 11 | |
| 23 | Banbridge - | Samuel Bradbury - | January 1827 | 15,436 | 2,099 | 3 | 4 | |
| 24 | ditto - - | William M'Clelland - | February 1836 | 14,443 | 1,396 | 1 | 7 | |
| 25 | Bangor - - | Alexander Miller - | June - 1833 | 4,762 | 547 | 14 | 7 | |
| 26 | Bray - - | James Kearns - - | Dec. - 1835 | 19,662 | 1,565 | 5 | 11 | |
| 27 | Boyle - - | Maria Murphy - - | July - 1835 | 11,536 | 1,479 | 9 | 4½ | |
| 28 | Bailieborough - | Francis West - - | March - 1835 | 3,054 | 570 | 6 | 4 | |
| 29 | Ballymena - | Thomas Meek - - | April - 1836 | 5,809 | 408 | 4 | 1½ | |
| 30 | Belfast - - | Joseph M'Dowell - | - - - | 15,938 | 1,945 | 17 | 5½ | |
| 31 | ditto - - | Henry Patterson - | - - - | 27,913 | 2,541 | - | 7 | |
| 32 | ditto - - | John Hill & Co. - | - - - | 13,610 | 950 | 1 | 1 | since declined business. |
| 33 | ditto - - | Robert Johnston - | - - - | 16,469 | 1,590 | 2 | 4 | |
| 34 | ditto - - | Anne Bingham - | - - - | 18,009 | 3,094 | 14 | 4 | |
| 35 | ditto - - | Arthur Aickin - - | February 1821 | 20,889 | 6,610 | 11 | - | |
| 36 | ditto - - | William Jenkins - | March - 1821 | 52,403 | 5,183 | 3 | 4 | |
| 37 | ditto - - | William Gilbert - | August 1824 | 16,256 | 5,653 | 4 | 8 | |
| 38 | ditto - - | William Philips - | Sept. - 1825 | 21,843 | 4,133 | 17 | 1½ | |
| 39 | ditto - - | Robert Gilmore - | January 1826 | 45,451 | 4,878 | 3 | 2 | |
| 40 | ditto - - | Robert Beggs - - | July - 1829 | 31,699 | 3,976 | 13 | 2½ | |
| 41 | ditto - - | James M'Kee - - | July - 1830 | 41,092 | 4,691 | - | 1 | |
| 42 | ditto - - | William Young - | February 1832 | 22,609 | 1,857 | 5 | 3 | |
| 43 | ditto - - | E. J. Lynn - - | May - 1833 | 15,786 | 974 | 1 | 3½ | |
| 44 | ditto - - | Henry Maguire - | February 1833 | 22,433 | 3,309 | 11 | 9 | |
| 45 | ditto - - | James Macartney - | October 1833 | 5,892 | 659 | 17 | 11½ | |
| 46 | ditto - - | W. M'B. Sibbin - | March - 1833 | 14,084 | 2,335 | 12 | 9 | |
| 47 | ditto - - | James Gilbert - - | Sept. - 1834 | 19,116 | 2,275 | 2 | 8½ | |
| 48 | ditto - - | Margaret M'Kibben | Sept. - 1834 | 11,310 | 447 | 18 | 7 | |
| 49 | ditto - - | Henry Browne - - | Nov. - 1834 | 26,724 | 3,096 | 13 | 3 | |
| 50 | ditto - - | Samuel Neill - - | Dec. - 1834 | 15,818 | 995 | - | - | |
| 51 | ditto - - | George Kinsey, &c. | July - 1835 | 25,690 | 2,266 | 1 | -½ | |
| 52 | ditto - - | John M'Dornan - | August 1835 | 17,494 | 1,743 | 13 | 6 | |
| 53 | ditto - - | William Holland - | Nov. - 1835 | 12,410 | 829 | 18 | - | |
| 54 | ditto - - | Henry Fowler - - | January 1836 | 20,587 | 2,056 | 12 | 1½ | |
| 55 | ditto - - | Robert Gregory - | June - 1836 | 6,459 | 490 | 7 | 10½ | |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1836—*continued.* | | | | | | | |
| 56 | Belfast - - | Faithful Tate - - | October 1836 | 3,903 | 223 | 18 | 5 | |
| 57 | ditto - - | Daniel Molloy - | October 1836 | 1,209 | 78 | 10 | 9 | |
| 58 | ditto - - | Mary Patterson - | July - 1834 | 38,115 | 4,058 | 2 | 5 | |
| 59 | ditto - - | Samuel M'Dougal - | May - 1836 | 4,264 | 320 | 10 | 6 | since declined business. |
| 60 | Buttevant - | James Ryan - - | April - 1833 | 12,301 | 1,584 | 7 | 8 | |
| 61 | Ballinasloe - | Deborah A. Roe - | March - 1836 | 10,084 | 461 | 2 | 11 | |
| 62 | Ballyshannon - | Richard Bailie - - | March - 1835 | 10,900 | 1,498 | 10 | – | |
| 63 | Clonmell - - | Catherine Walsh - | Sept. - 1829 | 35,986 | 5,220 | 15 | 5 | |
| 64 | ditto - - | Mathew Shanahan - | July - 1825 | 25,898 | 3,465 | – | – | |
| 65 | ditto - - | Richard Shanahan - | March - 1831 | 17,550 | 2,801 | 17 | 6 | |
| 66 | ditto - - | Costen & Patterson - | Nov. - 1835 | 25,550 | 3,515 | 18 | – | |
| 67 | ditto - - | Cornelius Sullivan - | February 1836 | 21,395 | 1,877 | 12 | 5 | |
| 68 | ditto - - | Anne Davis - - | Nov. - 1836 | 67,392 | 7,605 | 17 | 5 | |
| 69 | Carrickfergus - | Eliza Reid - - | Sept. - 1834 | 21,084 | 1,676 | 12 | 4 | |
| 70 | ditto - - | Thomas Johnston - | Sept. - 1834 | 2,268 | 242 | 9 | – | |
| 71 | Cloughmakilty - | William Bennett - | Nov. - 1822 | - - | 2,869 | 10 | 3 | |
| 72 | ditto - - | Thomas Bennett & Co. | October 1833 | - - | 2,344 | 2 | 8 | |
| 73 | Carrick-on-Suir - | William Keating - | May - 1817 | 13,877 | 1,060 | 15 | 9 | |
| 74 | ditto - - | J. O'Cavanagh - | Dec. - 1824 | 8,199 | 670 | 13 | 10 | |
| 75 | ditto - - | Denis Fitzgerald - | June - 1832 | 15,037 | 1,161 | 17 | 5 | |
| 76 | Castleblaney - | Patrick Farrell - | June - 1836 | 1,900 | 289 | 13 | 4 | |
| 77 | Carlow - - | James Comerford - | July - 1835 | 35,620 | 2,918 | 13 | 5 | |
| 78 | Cover - - | Arthur Waugh - | - - - | 14,301 | 1,033 | 2 | 1½ | |
| 79 | Cashell - - | Patrick Lyttleton - | March - 1828 | 26,688 | 3,594 | 3 | 10 | |
| 80 | Dunmanway - | John M'Donald - | February 1820 | 5,292 | 823 | – | 6 | |
| 81 | ditto - - | Thomas Gardiner - | - - - 1828 | 2,124 | 424 | 15 | 7 | |
| 82 | Dublin - - | Henry Booth - - | Sept. - 1818 | 120,040 | 37,142 | 3 | – | for Parliament-row office. |
| 83 | ditto - - | Henry Booth - - | Sept. - 1818 | 76,940 | 11,031 | 2 | 9 | for Bride-street office. |
| 84 | ditto - - | Henry Booth - - | Sept. - 1818 | 80,283 | 13,399 | 5 | 1 | for Bishop-street office. |
| 85 | ditto - - | Christopher Wall - | May - 1818 | 41,758 | 3,362 | 15 | – | for Bolton-street office. |
| 86 | ditto - - | Christopher Wall - | May - 1818 | 85,290 | 5,975 | 3 | 8 | for Mary's Abbey office. |
| 87 | ditto - - | Stephen Parker - | March - 1819 | 20,566 | 7,983 | 11 | 5 | |
| 88 | ditto - - | Richard Spring - | April - 1821 | 79,346 | 9,508 | 12 | 9 | |
| 89 | ditto - - | James Simmons - | April - 1821 | 71,025 | 9,313 | – | – | |
| 90 | ditto - - | John Quinn - - | March - 1822 | 33,455 | 3,255 | 5 | – | since declined business. |
| 91 | ditto - - | Patrick Gillespie - | April - 1830 | 118,539 | 10,845 | 2 | 3 | |
| 92 | ditto - - | Samuel Smith - - | May - 1830 | 65,931 | 12,221 | 4 | 11 | for Capel-street office. |
| 93 | ditto - - | Samuel Smith - - | May - 1830 | 89,494 | 14,881 | 5 | – | for Henry-street office. |
| 94 | ditto - - | Prudence Henderson | May - 1830 | 90,838 | 14,659 | 12 | 6 | since dead. |
| 95 | ditto - - | Thomas Fannin - | June - 1830 | 17,981 | 10,147 | 8 | 2 | - - for Marlborough-street office. |
| 96 | ditto - - | Thomas Fannin - | June - 1830 | 80,454 | 10,588 | 3 | 10½ | for James's-street office. |
| 97 | ditto - - | Maurice Nowlan - | April - 1831 | 128,805 | 16,504 | 6 | 4 | for Dorset-street office. |
| 98 | ditto - - | Maurice Nowlan - | April - 1831 | 64,535 | 9,243 | 2 | 11 | for Nassau-street office. |
| 99 | ditto - - | Walter Doorley - | October 1832 | 111,626 | 12,322 | 18 | 10 | |
| 100 | ditto - - | Patrick Fannell - | May - 1833 | 120,633 | 16,311 | 5 | 9 | |
| 101 | ditto - - | John Pearson - - | April - 1834 | 95,670 | 10,024 | 4 | 11 | for Nicholas-street office. |
| 102 | ditto - - | John Pearson - - | April - 1834 | 104,181 | 12,997 | 10 | 3 | for Crampton-court office. |
| 103 | ditto - - | Thomas Smullen - | April - 1834 | 115,269 | 13,119 | 17 | 2 | |
| 104 | ditto - - | James O'Gorman - | June - 1836 | 54,198 | 4,585 | 10 | 6 | |
| 105 | ditto - - | Samuel Dunne - | October 1836 | 4,604 | 655 | 11 | 3½ | |
| 106 | ditto - - | Eliza M'Namara - | - - - | 86,378 | 8,477 | 5 | 11 | |
| 107 | ditto - - | Thomas M'Namara - | - - - | 54,170 | 5,232 | 15 | – | for Beresford-street office. |
| 108 | ditto - - | Thomas M'Namara - | - - - | 114,318 | 16,899 | 18 | 2 | for Thomas-street office. |
| 109 | ditto - - | Thomas M'Namara - | - - - | 42,440 | 5,189 | 13 | 6 | for King-street office. |
| 110 | ditto - - | William Brophy - | - - - | 69,516 | 9,769 | 1 | 2 | |
| 111 | ditto - - | Francis Byrne - | - - - | 76,887 | 11,395 | 6 | 8 | |
| 112 | ditto - - | William Dunne - | - - - | 83,890 | 9,645 | 9 | 4½ | |
| 113 | ditto - - | Samuel Spencer - | - - - | 74,183 | 10,499 | 1 | 7 | |
| 114 | ditto - - | Joseph Sanderson - | - - - | 58,896 | 11,055 | 6 | 7 | since declined business. |
| 115 | ditto - - | John Spring - - | - - - | 86,070 | 10,979 | 12 | – | for Meath-street office. |
| 116 | ditto - - | John Spring - - | - - - | 124,385 | 17,944 | 4 | 8 | for Francis-street office. |
| 117 | ditto - - | Laurence Redmond - | - - - | 98,807 | 12,172 | 12 | 4 | |
| 118 | Drogheda - | Bernard Finnegan - | - - - | 36,746 | 5,260 | 16 | 1 | |
| 119 | ditto - - | Joseph Montgomery | June - 1829 | 41,992 | 4,012 | 16 | 6½ | |
| 120 | ditto - - | Alexander Carswell - | March - 1834 | 46,434 | 4,507 | 15 | – | since declined business. |
| 121 | Dromore - - | George Hampton - | April - 1836 | 7,634 | 745 | 15 | 8 | |
| 122 | Dundalk - - | Ch. Crowe - - | February 1830 | 32,597 | 3,990 | 1 | 3 | |
| 123 | ditto - - | Patrick M'Guinness - | June - 1831 | 9,538 | 792 | 12 | 7½ | |
| 124 | ditto - - | William Bradford - | Sept. - 1834 | 23,300 | 2,701 | 3 | 4 | |
| 125 | Dungarvan - | Patrick Ronayne - | - - - | 7,862 | 744 | 7 | 4 | since dead. |
| 126 | ditto - - | Edward Patterson - | March - 1831 | 13,425 | 1,904 | 7 | 7 | |
| 127 | Downpatrick - | Henry M'Namara - | May - 1833 | 10,127 | 1,057 | 12 | 5 | |



(*continued.*)

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1836—*continued.* | | | | | | | |
| 128 | Downpatrick - | James Y. Young - | - - - | 5,845 | 614 | 9 | 5 | |
| 129 | Dungannon - | Charles O'Neill - | March - 1827 | 18,641 | 1,033 | 12 | 9 | |
| 130 | ditto - - | Thomas Agnew - | January 1828 | 9,132 | 1,176 | 12 | 6 | |
| 131 | ditto - - | Anne Dickson - | Nov. - 1833 | 9,165 | 453 | 17 | 11½ | |
| 132 | Dingle - - | Keily & O'Donnell - | - - - | 3,242 | 350 | 9 | 1½ | since declined business. |
| 133 | Donaghadee - | James Ross - - | January 1830 | 9,536 | 1,034 | 9 | 2 | |
| 134 | ditto - - | John Ferguson - | January 1835 | 8,261 | 598 | 2 | 1 | |
| 135 | Ennis - - | James Byrne - - | August 1829 | 21,803 | 2,155 | 18 | 2 | |
| 136 | ditto - - | Anne Bunton - - | Dec. - 1829 | 28,000 | 5,497 | 17 | 3 | |
| 137 | ditto - - | William Lardner - | October 1833 | 8,118 | 1,170 | 1 | 8½ | |
| 138 | Enniskillen - | William Armstrong - | June - 1831 | 18,302 | 1,263 | 15 | 4 | |
| 139 | ditto - - | George Joyce - - | August 1836 | 9,500 | 1,065 | 5 | 8 | |
| 140 | Edenderry - | Henry Jones - - | May - 1833 | 9,093 | 855 | 3 | – | |
| 141 | Enniscorthy - | William Warren - | May - 1832 | 20,492 | 2,193 | 5 | 3 | |
| 142 | Ennistymon - | Thomas Curran - | October 1833 | 8,932 | 1,236 | 6 | 11 | |
| 143 | Fermoy - - | Catherine Walsh - | January 1827 | 31,838 | 4,865 | 4 | 7 | |
| 144 | ditto - - | Dennis Downing - | October 1830 | 27,385 | 25,978 | 13 | 8 | |
| 145 | Galway - - | James Walsh - - | January 1823 | 16,567 | 1,440 | 14 | 4 | |
| 146 | ditto - - | Margaret Burke - | January 1825 | 10,698 | 605 | 14 | 6 | |
| 147 | ditto - - | John Murray - - | Dec. - 1827 | 19,922 | 2,475 | 3 | 10½ | |
| 148 | ditto - - | Patrick Duggan - | October 1832 | 7,280 | 832 | 16 | 2½ | |
| 149 | ditto - - | Edward Power - | May - 1835 | 32,865 | 3,313 | 14 | 5 | |
| 150 | ditto - - | Richard Feeny - | August 1836 | 10,556 | 947 | 17 | 1 | |
| 151 | Granard - - | James Moore - - | May - 1836 | 2,214 | 247 | 4 | 5 | |
| 152 | Gort - - | Festus Kelly - - | June - 1831 | 6,542 | 883 | – | 6 | |
| 153 | Kiosale - - | J. Sullivan - - | July - 1818 | - - | 4,738 | 14 | 3 | |
| 154 | ditto - - | Mary Williams - | March - 1825 | - - | 2,678 | 5 | 5 | |
| 155 | ditto - - | George Williams - | January 1832 | 22,015 | 2,291 | 15 | 4 | |
| 156 | Killaloe - - | John Doyle - - | Nov. - 1835 | 6,403 | 989 | 15 | 2 | |
| 157 | Kilfinnan - - | John Gearon - - | Sept. - 1834 | 6,051 | 699 | 4 | 2 | |
| 158 | Kilkenny - - | Anne Reynolds - | Dec. - 1814 | 11,260 | 1,631 | 17 | 10 | |
| 159 | ditto - - | John Porter - - | August 1822 | 8,379 | 1,116 | 2 | 5½ | |
| 160 | ditto - - | Bridget Campion - | January 1831 | 24,000 | 3,440 | 13 | 6 | |
| 161 | ditto - - | Louis Rorke - - | May - 1831 | 38,185 | 5,049 | 14 | 1 | |
| 162 | Killarney - - | John Carberry - | Sept. - 1831 | 13,582 | 1,038 | 11 | 10½ | |
| 163 | Larne - - | James Highton - | Sept. - 1836 | 1,102 | 117 | 18 | 11 | |
| 164 | Limerick - - | Elizabeth Parker - | - - - | 36,098 | 3,201 | 10 | – | |
| 165 | ditto - - | William Ashton - | - - - | 16,665 | 1,534 | 6 | 7 | since declined business. |
| 166 | ditto - - | Stephen Drysdale - | - - - | 34,518 | 3,477 | 2 | 3 | |
| 167 | ditto - - | William Joynte - | - - - | 17,893 | 3,450 | 14 | 9 | |
| 168 | ditto - - | Mathew Connellan - | October 1821 | 11,838 | 1,331 | 5 | 7 | |
| 169 | ditto - - | Edward Homan - | May - 1822 | 18,269 | 1,734 | 13 | 10 | |
| 170 | ditto - - | Timothy Bunton - | July - 1823 | 23,091 | 6,664 | 19 | –½ | |
| 171 | ditto - - | Michael Barron - | May - 1824 | 12,758 | 1,405 | 18 | – | |
| 172 | ditto - - | Messrs. Myles & Co. | June - 1825 | 25,972 | 5,025 | 5 | 10 | |
| 173 | ditto - - | Margaret Lawson - | October 1826 | 33,022 | 4,273 | 1 | 9 | |
| 174 | ditto - - | Michael Kelly - - | January 1826 | 15,538 | 2,936 | 7 | 5 | |
| 175 | ditto - - | Hannah Russell - | May - 1829 | 36,707 | 4,522 | 1 | 5 | |
| 176 | ditto - - | Michael Donovan - | Nov. - 1832 | 38,710 | 4,490 | 13 | – | |
| 177 | ditto - - | Margaret St. Laurence | October 1833 | 13,608 | 2,596 | 3 | – | |
| 178 | ditto - - | Edward G. Parker - | June - 1834 | 6,749 | 382 | – | 9 | |
| 179 | Longford - - | Michael Quinn - | July - 1835 | 10,663 | 870 | 1 | 5 | |
| 180 | Lismore & Tullow | John Slattery - - | May - 1835 | 10,011 | 1,494 | 17 | 1 | |
| 181 | Loughrea - - | John Dillon - - | March - 1826 | 16,359 | 1,071 | 9 | 8 | |
| 182 | ditto - - | William Hardy - | March - 1829 | 1,841 | 114 | 9 | 11 | |
| 183 | Londonderry - | James M'Cormick - | July - 1831 | 23,513 | 2,335 | 9 | 11 | |
| 184 | ditto - - | George Williamson - | January 1832 | 26,139 | 5,095 | 2 | 7 | |
| 185 | ditto - - | Marcus M'Laughlin - | Nov. - 1835 | 18,713 | 1,697 | 2 | 10 | |
| 186 | Lurgan - - | Robert Hazleton - | April - 1828 | 21,201 | 1,695 | 14 | 5 | |
| 187 | ditto - - | Mary Turkington - | May - 1834 | 17,397 | 1,508 | – | 9 | |
| 188 | Lisburne - - | Jane Spence - - | April - 1821 | 13,497 | 1,509 | 19 | – | |
| 189 | ditto - - | Erskine Nealey - | April - 1821 | 23,099 | 3,005 | 9 | 2 | |
| 190 | ditto - - | Hugh Seeds - - | April - 1821 | 31,999 | 6,221 | 4 | 5 | |
| 191 | ditto - - | Hugh M'Call - - | January 1828 | 14,591 | 2,003 | 16 | 9 | |
| 192 | Macroom - | George Wiseman - | January 1819 | 14,613 | 1,467 | 1 | 8 | |
| 193 | ditto - - | John Wiseman - | October 1829 | 10,263 | 918 | 8 | 7½ | |
| 194 | Mallow - - | John Carbury - - | February 1836 | 5,399 | 497 | 1 | 3 | |
| 195 | Mountmellick - | William Baker - | Sept. - 1832 | 18,350 | 2,060 | 14 | 7 | |
| 196 | ditto - - | James Fitzgerald - | October 1833 | 5,901 | 604 | 7 | 6½ | |
| 197 | ditto - - | John Haslam - - | August 1836 | 17,516 | 2,209 | 7 | 7 | |
| 198 | Monaghan - | John Hewitt - - | May - 1827 | 8,681 | 1,292 | 9 | 2 | |
| 199 | ditto - - | James Starr - - | - - - | 7,618 | 823 | 10 | 7 | since dead. |
| 200 | Mullingar - | Joseph Finnegan - | January 1836 | 21,158 | 2,425 | 1 | 8 | |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1836—*continued.* | | | | | | | |
| 201 | Moy - - | George Spencer - | June - 1836 | 1,403 | 211 | 16 | – | |
| 202 | Maryborough - | Hugh Bailey - - | February 1835 | 11,052 | 1,177 | 4 | – ½ | |
| 203 | Markethill - | Francis Grey - - | January 1833 | 7,545 | 861 | 8 | 7 | |
| 204 | Middleton - | Catherine Walsh - | Sept. - 1836 | 23,221 | 3,506 | 5 | 4 | |
| 205 | Mitchelstown - | Catherine Walsh - | June - 1831 | 21,403 | 3,235 | 16 | 5 | |
| 206 | Mountrath - | William Tracey - | May - 1829 | 19,872 | 2,263 | 19 | – | |
| 207 | Newry - - | Richard Whitehead - | - - - 1827 | 15,868 | 2,132 | 11 | 4 | |
| 208 | ditto - - | Geo. Frazer - - | - - - 1827 | 14,055 | 1,993 | 15 | 6 | |
| 209 | ditto - - | Charles Murphy - | January 1828 | 17,557 | 2,655 | 1 | 5 | |
| 210 | ditto - - | Thos. Laing & Co. - | January 1829 | 12,475 | 1,241 | 1 | 6 | |
| 211 | ditto - - | James Hutton - - | March - 1830 | 11,400 | 1,683 | 17 | – | |
| 212 | ditto - - | James Wardlow - | June - 1831 | 12,350 | 619 | 9 | 5 ½ | |
| 213 | ditto - - | Geo. Quinn - - | May - 1832 | 8,124 | 1,630 | 16 | 10 ½ | since dead. |
| 214 | ditto - - | Richard Harcourt - | Dec. - 1833 | 18,969 | 1,764 | 2 | – ½ | |
| 215 | ditto - - | Henry Collins - - | Dec. - 1833 | 17,048 | 1,501 | 3 | 9 | |
| 216 | ditto - - | John Murdock - | March - 1836 | 8,851 | 1,188 | 7 | 8 | |
| 217 | Nenagh - - | William Carey - | April - 1826 | 7,965 | 1,357 | 16 | 9 ½ | |
| 218 | ditto - - | Patrick Magrath - | August 1834 | 10,117 | 1,212 | 16 | – | |
| 219 | ditto - - | Mary Hickey - - | May - 1836 | 9,242 | 742 | 6 | 11 | |
| 220 | ditto - - | William Mackey - | July - 1836 | 2,013 | 158 | 7 | 1 ½ | |
| 221 | Newtownhamilton | John Mills - - | February 1831 | 4,259 | 559 | 5 | 2 | |
| 222 | ditto - - | Alexander Stitt - | October 1835 | 1,119 | 269 | 7 | 6 | |
| 223 | Naas - - | Ephraim Farrell - | June - 1836 | 7,754 | 780 | 6 | 9 | |
| 224 | Newtonards - | Alexander M'Connell | April - 1832 | 4,826 | 579 | 14 | 1 | |
| 225 | Omagh - - | Charles M'Master - | June - 1835 | 7,119 | 863 | 13 | 1 | |
| 226 | Passage, West - | Daniel Heagarty - | April - 1831 | 16,177 | 1,387 | 13 | 6 ½ | |
| 227 | Portadown - | John Mays - - | April - 1835 | 9,883 | 264 | 7 | 7 ½ | |
| 228 | Ross - - | William Ryan - - | - - - | 12,558 | 756 | 8 | 11 | since declined business. |
| 229 | Rathfryland - | James Savage - - | February 1832 | 7,799 | 727 | 8 | – | |
| 230 | Rathkeale - | Julius Ruttle - - | June - 1824 | 9,896 | 1,362 | 19 | 2 | |
| 231 | ditto - - | John Latchford & Co. | Dec. - 1834 | 13,120 | 1,555 | 19 | 5 | |
| 232 | ditto - - | Bridget Gill - - | August 1836 | 2,368 | 291 | 12 | 11 ½ | |
| 233 | Roscrea - - | Patrick Kirwan - | October 1823 | 28,129 | 1,910 | 2 | 2 ½ | |
| 234 | ditto - - | John Delany - - | July - 1824 | 31,680 | 5,058 | 4 | 10 | |
| 235 | Tralee - - | Henry Ruttle - - | Nov. - 1822 | 19,948 | 2,088 | 5 | 3 | |
| 236 | ditto - - | Thomas Bunton - | Sept. - 1827 | 34,938 | 5,958 | 1 | 5 | |
| 237 | ditto - - | Anne Bryan - - | Nov. - 1835 | 15,262 | 1,389 | 3 | 2 | |
| 238 | ditto - - | Christopher Ruttle - | Nov. - 1835 | 20,448 | 2,008 | 6 | – | |
| 239 | Tanderagee - | Robert Robinson - | Sept. - 1834 | 12,932 | 1,381 | 5 | – ½ | |
| 240 | Tuam - - | Timothy Murray - | - - - | 25,699 | 3,825 | 7 | 4 | |
| 241 | ditto - - | John Mangan - - | February 1835 | 18,788 | 2,431 | 16 | 11 | |
| 242 | Tullamore - | Laurence Mackey - | April - 1832 | 29,801 | 3,853 | 2 | 3 ½ | |
| 243 | ditto - - | Daniel Carroll - - | Nov. - 1835 | 15,287 | 1,450 | – | – | |
| 244 | Waterford - | Edward Grennan - | October 1829 | 20,594 | 2,608 | 12 | 7 | |
| 245 | ditto - - | Jno. & Anne Todd - | October 1832 | 29,320 | 3,129 | 15 | 2 | |
| 246 | ditto - - | John O'Brien - - | August 1834 | 8,753 | 969 | 12 | 3 | |
| 247 | Warrenpoint - | William Johnston - | October 1832 | 7,485 | 977 | 5 | 1 | |
| 248 | Wexford - - | William Lee - - | January 1832 | 16,057 | 1,190 | 16 | 7 | |
| 249 | Youghall - - | Catherine Walsh - | February 1820 | 31,164 | 4,697 | 14 | 6 | |
| 250 | ditto - - | Susan Meilan - | Nov. - 1832 | 15,991 | 2,280 | 10 | 5 ½ | since dead. |

I certify the foregoing to be a true account of the Returns I have received this (my fourth) year from the Pawnbrokers of Ireland.

So answers

21 April 1838. *John Judkin Butler*, Marshal and Register.

YEAR ending DECEMBER 1837.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1 | Armagh - - | Margaret Robinson - | July - 1824 | 21,206 | 415 | 9 | 7 ½ | |
| 2 | ditto - - | Alexander Gibson - | May - 1826 | 19,612 | 2,493 | 2 | 6 | |
| 3 | ditto - - | Laurence Sherry - | May - 1833 | 23,712 | 1,448 | 7 | 3 ½ | |
| 4 | ditto - - | David Scarlett - - | March - 1837 | - - | - | - | - | - - not yet commenced |
| 5 | ditto - - | Alexander Starr - | April - 1837 | 28,749 | 2,729 | 18 | 6 | business. |
| 6 | ditto - - | Margaret Starr - | June - 1837 | 8,020 | 756 | 18 | 10 | |
| 7 | Adare - - | Grace Smyth - - | May - 1837 | 2,462 | 367 | 9 | 4 | |
| 8 | Athlone - - | Timothy Murray - | March - 1830 | 52,215 | 578 | 14 | 7 ½ | |
| 9 | Antrim - - | John Birnie - - | March - 1828 | 4,268 | 469 | 10 | 4 | |
| 10 | ditto - - | Samuel Reid - - | Sept. - 1831 | 10,010 | 974 | 8 | 4 | |
| 11 | Aughnacloy - | Samuel Hetherington | Sept. - 1836 | 4,418 | 422 | 13 | 5 | |
| 12 | Askeaton - - | Patrick M'Donnell - | October 1835 | | | | | |
| 13 | Athy - - | Jane Bailey - - | May - 1831 | 26,797 | | | | |
| 14 | ditto - - | John Rooney - - | February 1835 | 23,390 | 2,254 | 14 | 3 | |
| 15 | Ballina - - | R. J. O'Donovan. | | | | | | |



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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1837—*continued.* | | | | | | | |
| 16 | Buttevant - - | James Ryan - - | April - 1833 | 13,827 | 2,050 | 18 | 8 | |
| 17 | Burrisakane - | James Spring - - | July - 1834 | 6,012 | 476 | 17 | 2 | |
| 18 | Bray - - | James Keames - | Dec. - 1835 | 24,566 | 1,735 | 12 | – | |
| 19 | Bandon - - | Richard Williams - | August 1819 | 1,809 | 335 | 8 | 6 | |
| 20 | ditto - - | James Edwards - | - - - 1826 | | | | | |
| 21 | ditto - - | John Shine - - | February 1828 | 16,371 | 3,220 | 14 | 11 | |
| 22 | ditto - - | Robert Fuller - - | Sept. - 1828 | 17,214 | 2,251 | – | 10 | |
| 23 | ditto - - | Thomas Bennett - | October 1836 | 13,842 | 1,753 | – | 5½ | |
| 24 | ditto - - | Richard Cole - - | Sept. - 1837 | - - | - | - | - | - - not yet commenced business. |
| 25 | ditto - - | Thomas Fuller - | - - - | 21,878 | 2,861 | – | 10 | |
| 26 | ditto - - | Joseph Bennett - | - - - | 31,664 | 4,659 | 6 | 4 | |
| 27 | ditto - - | Dora Kingston - | - - - | 12,755 | 2,360 | 13 | – | |
| 28 | Banbridge - | Samuel Bradbury - | January 1827 | 16,520 | 2,138 | 12 | – | |
| 29 | ditto - - | William M'Clelland - | February 1836 | 9,311 | 778 | 19 | 6 | |
| 30 | Bantry - - | William Lannin - | May - 1830 | 12,036 | 1,758 | 14 | 8½ | |
| 31 | Banagher - - | Thomas Carroll - | May - 1830 | 12,000 | 308 | 5 | – | |
| 32 | Ballinasloe - | Peter Moclare - - | Dec. - 1835 | | | | | |
| 33 | ditto - - | Deborah A. Roe - | March - 1836 | 13,588 | 1,293 | 4 | 10 | |
| 34 | Boyle - - | Maria Murphy - | July - 1835 | 8,897 | 996 | 15 | 8 | |
| 35 | Ballymena - | Alexander Young - | Nov. - 1831 | | | | | |
| 36 | ditto - - | James M'Elwain - | January 1835 | | | | | |
| 37 | ditto - - | Thomas Meek - - | April - 1836 | 10,155 | 881 | 12 | 6½ | |
| 38 | Bruff - - | Edward Hall - - | April - 1831 | - - | - | - | - | - - not doing business at present. |
| 39 | ditto - - | Anne Lundon - - | June - 1836 | 7,164 | 918 | – | 9 | |
| 40 | Belfast - - | Anne Bingham - | - - - | 12,211 | 2,469 | 18 | 9 | |
| 41 | ditto - - | Robert Johnston - | - - - | 10,540 | 1,181 | 8 | 11 | |
| 42 | ditto - - | Joseph M'Dowell - | - - - | 14,700 | 2,012 | 9 | 11 | |
| 43 | ditto - - | James Sheals - - | - - - | 18,492 | 7,539 | 13 | –½ | |
| 44 | ditto - - | Arthur Aickin - - | February 1821 | 16,908 | 7,236 | 18 | 8 | |
| 45 | ditto - - | William Jenkins - | March - 1821 | 34,780 | 4,242 | 5 | 1 | |
| 46 | ditto - - | James K. Patterson - | Sept. - 1824 | 37,700 | 1,831 | 4 | 4 | |
| 47 | ditto - - | William Gilbert - | August - 1824 | 21,273 | 5,794 | 9 | 8 | |
| 48 | ditto - - | William Philips - | Sept. - 1825 | 17,579 | 2,162 | 3 | 10 | |
| 49 | ditto - - | Robert Gilmore - | January 1826 | 39,562 | 4,282 | 4 | 5 | |
| 50 | ditto - - | Robert Beggs - - | July - 1829 | 28,539 | 3,785 | 9 | 10½ | |
| 51 | ditto - - | James M'Kee - - | January 1830 | 35,669 | 3,830 | 13 | 6 | |
| 52 | ditto - - | John Brogan - - | August 1831 | 7,871 | 850 | 10 | 3 | |
| 53 | ditto - - | William Young - | February 1832 | 26,879 | 1,987 | 9 | 11 | |
| 54 | ditto - - | David Thoburne - | March - 1832 | 25,592 | 1,768 | 6 | – | |
| 55 | ditto - - | E. J. Lynn - - | May - 1833 | 15,852 | 803 | 4 | 3½ | |
| 56 | ditto - - | Henry Maguire - | February 1833 | 21,959 | 3,259 | 12 | 2 | |
| 57 | ditto - - | James Macartney - | October 1833 | 4,715 | 609 | 15 | 7½ | |
| 58 | ditto - - | S. & A. Bradford - | Nov. - 1833 | - - | - | - | - | - - declined business last 12 months. |
| 59 | ditto - - | William M'B. Sibbin | March 1833 | 17,529 | 2,311 | 18 | 5 | |
| 60 | ditto - - | James Gilbert - - | Sept. - 1834 | 18,817 | 2,125 | 2 | 11 | |
| 61 | ditto - - | Margaret M'Kibben | Sept. - 1834 | - - | - | - | - | - - married to James Warnock: *see* No. 82. |
| 62 | ditto - - | Eleanor Anderson - | Sept. - 1834 | 42,607 | 4,709 | 3 | 9 | |
| 63 | ditto - - | Henry Browne - | Nov. - 1834 | 18,465 | 2,218 | 16 | 10 | |
| 64 | ditto - - | Samuel Neille - - | Dec. - 1834 | 14,861 | 1,490 | 18 | – | |
| 65 | ditto - - | John Kinsey, jun. - | July - 1835 | 27,129 | 2,536 | 6 | 4 | |
| 66 | ditto - - | John M'Dornan - | August 1835 | 17,090 | 1,219 | 16 | – | |
| 67 | ditto - - | James Worrell - - | August 1835 | 26,730 | 2,602 | 19 | 2 | |
| 68 | ditto - - | James Bell - - | October 1835 | 26,839 | 1,653 | 5 | 5½ | |
| 69 | ditto - - | William Holland - | Nov. - 1835 | 11,653 | 714 | 9 | 8 | |
| 70 | ditto - - | Henry Fowler - - | January 1836 | 13,364 | 1,577 | 2 | 7 | |
| 71 | ditto - - | William Anderson - | January 1836 | 16,154 | 1,307 | 13 | 2 | |
| 72 | ditto - - | Robert Gregory - | June - 1836 | 19,176 | 1,056 | 3 | 6½ | |
| 73 | ditto - - | Faithful Tate - - | October 1836 | 11,728 | 895 | 12 | – | |
| 74 | ditto - - | Daniel Mulloy - - | October 1836 | 11,378 | 1,231 | 16 | 7 | |
| 75 | ditto - - | Robert Gibson, jun. - | Nov. - 1836 | 1,574 | 659 | 9 | 2 | |
| 76 | ditto - - | Hugh Wilson - - | February 1837 | 5,191 | 614 | 8 | 11½ | |
| 77 | ditto - - | Thomas Shields - | March - 1837 | 19,820 | 1,631 | 17 | –½ | |
| 78 | ditto - - | Patrick Hynds - - | June - 1837 | 30,291 | 2,869 | 12 | 6 | |
| 79 | ditto - - | John Loughran - | January 1838 | 3,151 | 209 | 16 | 10 | |
| 80 | ditto - - | John Henderson - | January 1838 | 6,048 | 348 | 18 | 1½ | |
| 81 | ditto - - | Richard Cooper - | January 1838 | 453 | 20 | 19 | 2 | |
| 82 | ditto - - | James Warnock - | January 1838 | 7,312 | 418 | 4 | – | |
| 83 | ditto - - | William M'Master - | January 1838 | 4,552 | 381 | 14 | 11½ | |
| 84 | ditto - - | William H. Owen - | January 1838 | 4,878 | 471 | 5 | 11½ | |
| 85 | ditto - - | John Lynas - - | January 1838 | 635 | 42 | 16 | – | |
| 86 | ditto - - | Arthur Galway - | January 1838 | 1,106 | 85 | 16 | 9 | |
| 87 | ditto - - | Hugh Harpur - - | January 1838 | 19,631 | 2,224 | 7 | 9 | |
| 88 | ditto - - | William Sibben - | January 1838 | - - | - | - | - | - - successor to Henry Patterson: *see* No. 31, in 1836. not yet commenced business. |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1837—*continued.* | | | | | | | |
| 89 | Ballymacarrett - | John Jacobson - | June - 1835 | 10,649 | 1,067 | 6 | 10 | |
| 90 | Bangor - - | Alexander Miller - | June - 1833 | 4,611 | 546 | 19 | 6 | |
| 91 | Ballieborough - | Francis West - - | June - 1833 | - - | - | - | - | -- declined business since |
| 92 | Ballyshannon - | Richard Bailey - | - - - | 12,874 | 1,576 | 10 | 10 | May last. |
| 93 | Birr - - - | Michael Madden. | | | | | | |
| 94 | ditto - - | Elias Malone - - | July - 1830 | 19,372 | 1,676 | 9 | 1 | |
| 95 | ditto - - | Patrick Q. Carroll - | Nov. - 1831 | 20,311 | 1,949 | 16 | – | |
| 96 | ditto - - | Patrick Carroll - | Nov. - 1833 | | | | | |
| 97 | Carrickfergus - | William Hendren - | July - 1824 | 1,689 | 159 | – | 3 | |
| 98 | ditto - - | Hugh Stewart - - | February 1830 | 11,792 | 1,042 | 18 | 2 | |
| 99 | ditto - - | Thomas Johnston - | Sept. - 1834 | 876 | 142 | 12 | 1 | |
| 100 | ditto - - | Arthur M'Curley - | February 1837 | 17,892 | 1,848 | 9 | 5 | |
| 101 | Carrick-on Suir - | William Keatinge - | May - 1817 | 20,710 | 1,762 | 16 | 7½ | |
| 102 | ditto - - | John Cavanagh - | Dec. - 1824 | 8,183 | 542 | 16 | 7 | |
| 103 | ditto - - | Denis Fitzgerald - | June - 1832 | 25,010 | 1,456 | 4 | 8 | |
| 104 | ditto - - | Mathew Shanahan - | January 1835 | 19,563 | 1,368 | 8 | 9 | |
| 105 | Carlow - - | James Comerford - | July - 1835 | 35,019 | 2,816 | 16 | 4 | |
| 106 | Charleville - | John Ralleigh - - | August 1837 | 9,200 | 1,641 | 18 | 10 | |
| 107 | ditto - - | William Ashton - | October 1837 | 6,223 | 504 | 3 | 2 | |
| 108 | Charlemount - | Margaret Lingsay - | April - 1836 | - - | - | - | - | since declined business. |
| 109 | Cashel - - | Patrick Lyttleton - | March - 1828 | 36,152 | 3,534 | 5 | 10 | |
| 110 | ditto - - | William Edwards - | Sept. - 1837 | 2,501 | 38 | – | – | |
| 111 | Cove - - | Arthur Waugh. | | | | | | |
| 112 | ditto - - | Anthony Jordan. | | | | | | |
| 113 | ditto - - | Edward Long - - | - - - | 3,340 | 3,481 | 1 | 7 | |
| 114 | Cloyne - - | Dennis Rierdon - | Dec. - 1836 | 8,529 | 989 | 7 | 5½ | |
| 115 | Cavan - - | John Brady - - | Nov. - 1833 | 15,943 | 1,988 | 16 | 6½ | |
| 116 | Cahirsciven - | Susannah Barrett - | June - 1837 | 320 | 33 | – | 5½ | -- declined business in |
| 117 | Clonmell - - | Mathew Shanahan - | July - 1825 | 16,365 | 2,432 | – | – | two months. |
| 118 | ditto - - | Catherine Walsh - | Sept. - 1829 | 31,035 | 3,683 | 6 | 10 | |
| 119 | ditto - - | Richard Shanahan - | March - 1831 | 18,770 | 703 | 9 | 4 | |
| 120 | ditto - - | Costin & Patterson - | Nov. - 1835 | 14,229 | 2,300 | – | – | |
| 121 | ditto - - | Cornelius Sullivan - | February 1836 | 32,430 | 2,462 | 10 | 5½ | |
| 122 | ditto - - | Anne Davis - - | Nov. - 1836 | 29,565 | 3,152 | 5 | 4 | |
| 123 | Clare - - | Michael Byrnes - | October 1836 | 5,424 | 516 | 13 | 10 | |
| 124 | Cork - - | Jane Bennett - - | Sept. - 1837 | | | | | |
| 125 | ditto - - | Henry Bible - - | Sept. - 1837 | 15,364 | 1,856 | 11 | 3 | |
| 126 | ditto - - | Clir. A. Connell - | Sept. - 1837 | 5,630 | 1,071 | 12 | 5 | |
| 127 | ditto - - | Thomas Cocker - | Sept. - 1837 | | | | | |
| 128 | ditto - - | Honora & Mary Curtin | Sept. - 1837 | | | | | |
| 129 | ditto - - | W. B. Chillingworth - | Sept. - 1837 | 17,300 | 2,244 | 15 | 4 | |
| 130 | ditto - - | Jone Crone - - | Sept. - 1837 | 29,746 | 2,568 | 19 | 10 | |
| 131 | ditto (2 offices) | R. D. Chillingworth - | Sept. - 1837 | 20,509 | 3,280 | 1 | 11 | |
| 132 | ditto - - | Michael Casey - | Sept. - 1837 | 20,620 | 1,724 | 8 | 9 | |
| 133 | ditto - - | John Divett - - | Sept. - 1837 | 29,553 | 1,718 | 3 | 8 | |
| 134 | ditto - - | Clear Davidson - | Sept. - 1837 | 23,020 | 2,457 | 7 | – | |
| 135 | ditto - - | Teresa Donovan - | Sept. - 1837 | - - | - | - | - | this is a new office. |
| 136 | ditto - - | Geo. & S. Divett - | Sept. - 1837 | 32,000 | 2,732 | 5 | 7 | |
| 137 | ditto - - | James Gillespie - | Sept. - 1837 | 15,835 | 2,462 | 11 | 1 | |
| 138 | ditto (2 offices) | Joseph Helen - - | Sept. - 1837 | 50,194 | 8,009 | 7 | – | |
| 139 | ditto - - | Mary Hosford - - | Sept. - 1837 | 69,901 | 3,706 | 17 | 6½ | |
| 140 | ditto - - | William Harding - | Sept. - 1837 | 21,389 | 2,089 | 10 | 7 | |
| 141 | ditto - - | Anne Howard - - | Sept. - 1837 | 15,471 | 2,419 | 3 | 8½ | |
| 142 | ditto - - | Eliza Hare - - | Sept. - 1837 | 33,474 | 4,981 | 16 | 6 | |
| 143 | ditto - - | John Hewitt - - | Sept. - 1837 | 32,953 | 4,731 | 13 | 3 | |
| 144 | ditto - - | William Hicks - - | Sept. - 1837 | 39,877 | 6,838 | – | 11½ | |
| 145 | ditto - - | Daniel Heagerty - | Sept. - 1837 | 29,668 | 3,027 | 13 | 2 | |
| 146 | ditto - - | William Hunter - | Sept. - 1837 | 27,251 | 3,654 | 3 | 11½ | |
| 147 | ditto - - | Frances Jameason - | Sept. - 1837 | 46,288 | 5,315 | 9 | 4 | |
| 148 | ditto - - | Cecilia Keiley - - | Sept. - 1837 | 23,471 | 1,978 | 6 | 6 | |
| 149 | ditto - - | Rowland & W. Long | Sept. - 1837 | 36,237 | 6,581 | 17 | 3 | |
| 150 | ditto - - | John Lynch - - | Sept. - 1837 | 42,245 | 3,550 | 6 | 2 | |
| 151 | ditto - - | William Long - - | Sept. - 1837 | 31,440 | 4,720 | 12 | 5 | |
| 152 | ditto - - | John M'Carthy - | Sept. - 1837 | 21,189 | 2,678 | 12 | 5½ | |
| 153 | ditto - - | John Meade, jun. - | Sept. - 1837 | | | | | |
| 154 | ditto - - | Anne Miller - - | Sept. - 1837 | 30,550 | 3,695 | 4 | 9½ | |
| 155 | ditto - - | Eugene Mahony - | Sept. - 1837 | 35,422 | 4,891 | 4 | 8½ | |
| 156 | ditto - - | Joseph Ring - - | Sept. - 1837 | 40,603 | 9,219 | 16 | 4½ | |
| 157 | ditto - - | William Reardon - | Sept. - 1837 | 24,312 | 2,855 | 15 | 9½ | |
| 158 | ditto - - | Charles Sheppard - | Sept. - 1837 | 12,198 | 1,198 | 5 | 4 | |
| 159 | ditto - - | Cornelius Sullivan - | Sept. - 1837 | 36,738 | 5,738 | 9 | –½ | |
| 160 | ditto - - | Bernard Sheehan - | Sept. - 1837 | 43,475 | 4,475 | 7 | 8 | |
| 161 | ditto - - | Edward Scott - - | Sept. - 1837 | 60,008 | 5,294 | – | 7½ | |

(*continued.*)



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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1837—*continued.* | | | | | | | |
| 162 | Cork (2 offices) - | William B. Swan - | Sept. - 1837 | 84,843 | 10,726 | 14 | 9 | |
| 163 | ditto - - | George Thornton - | Sept. - 1837 | 59,908 | 10,941 | 5 | 1 | |
| 164 | ditto - - | Robert W. Trenwith | Sept. - 1837 | 32,225 | 4,033 | 11 | 10 | |
| 165 | ditto - - | William Wilson - | Sept. - 1837 | 23,844 | 3,205 | 3 | 3 | |
| 166 | ditto - - | Sarah Wilson - - | Sept. - 1837 | 8,768 | 1,105 | 14 | 10 | |
| 167 | ditto (3 offices) | William H. Trenwith | Sept. - 1837 | | | | | |
| 168 | Cootehill - - | Samuel Fisher - - | March - 1837 | 8,074 | 745 | 13 | – | |
| 169 | ditto - - | James White - - | - - - | 9,294 | 1,325 | 2 | 9½ | |
| 170 | Coleraine - - | John Geary - - | January 1835 | 27,768 | 5,531 | 7 | 4½ | |
| 171 | Callan - - | Michael Lynch - | April - 1831 | | | | | |
| 172 | Cahirconlish - | Mary Deering - - | January 1836 | | | | | |
| 173 | Castleblaney - | Patrick Farrell - | June - 1836 | 5,960 | 571 | 12 | 2 | |
| 174 | Cloughnakilty - | William Bennett - | Nov. - 1822 | 12,050 | 2,693 | 10 | 4½ | |
| 175 | ditto - - | Thoˢ Bennett & Co. - | October 1833 | 11,182 | 1,552 | 6 | 5½ | |
| 176 | ditto - - | Andʷ & Richᵈ Waugh | Sept. - 1837 | 26,217 | 3,345 | 1 | 8 | |
| 177 | Capoquin - - | Patrick Higgins - | Sept. - 1837 | 4,136 | 509 | 2 | –½ | |
| 178 | Castlebar - - | John Dillon - - | October 1837 | | | | | |
| 179 | Clones - - | John Eager - - | Nov. - 1837 | 273 | 20 | 6 | 3½ | --declined business, being |
| 180 | Dundalk - - | Samuel Bradford - | Nov. - 1825 | 44,378 | 4,753 | 10 | 6 | a retailer of whiskey. |
| 181 | ditto - - | Christopher Crowe - | February 1830 | 38,094 | 5,274 | 1 | 8 | |
| 182 | ditto - - | Patrick M'Guinness - | June - 1831 | 8,159 | 721 | 19 | 4 | |
| 183 | ditto - - | William Bradford - | Sept. - 1834 | 27,943 | 2,585 | 9 | 7 | |
| 184 | Dunmanway - | John M'Donald - | February 1821 | 7,657 | 1,110 | – | 9 | |
| 185 | ditto - - | Thomas Gardiner - | February 1828 | 1,688 | 322 | 8 | 10 | |
| 186 | Drogheda - - | John Plunkett. | | | | | | |
| 187 | ditto - - | Bernard Flanegan - | - - - | 43,507 | 5,896 | – | 10 | |
| 188 | ditto - - | Joe Montgomery - | June - 1829 | 39,345 | 3,051 | 11 | 2 | |
| 189 | Donaghadee - | James Ross - - | January 1830 | 9,553 | 1,083 | 9 | 6 | |
| 190 | ditto - - | John Ferguson - | January 1835 | 8,267 | 599 | 2 | 1 | |
| 191 | Downpatrick - | John Robinson - | May - 1829 | 14,141 | 1,624 | 5 | 6 | |
| 192 | ditto - - | Henry M'Namara - | May - 1833 | 10,042 | 938 | 4 | 10 | |
| 193 | ditto - - | James Y. Young - | October 1837 | 5,987 | 663 | 18 | 9 | |
| 194 | Dromore - - | George Hampton - | April - 1836 | 10,908 | 1,056 | 18 | 6 | |
| 195 | Dungannon - | Charles O'Neill - | March - 1827 | 20,432 | | | | |
| 196 | ditto - - | Thomas Agnew - | January 1829 | 9,383 | 1,497 | 13 | 1 | |
| 197 | ditto - - | Anne Dickson - - | Nov. - 1833 | 10,424 | 572 | 18 | 9 | |
| 198 | ditto - - | Edward Patterson - | March - 1831 | 17,208 | 2,069 | 4 | 6 | |
| 199 | ditto - - | John Slattery - - | March - 1837 | 114,587 | 718 | 6 | 8 | |
| 200 | ditto - - | Catherine Ronayne - | Sept. - 1837 | 12,379 | 1,921 | 8 | 1 | |
| 201 | Dublin - - | Patrick Campbell - | February 1815 | 123,350 | 16,450 | 18 | 1 | |
| 202 | ditto - - | Christopher Wall - | May - 1818 | 83,375 | 5,723 | 7 | – | for Mary's Abbey office. |
| 203 | ditto - - | Christopher Wall - | May - 1818 | 38,981 | 3,271 | 16 | 3 | for Bolton-street office. |
| 204 | ditto - - | Henry Booth - - | Sept. - 1818 | 85,915 | 14,331 | 2 | 2½ | for Bishop-street office. |
| 205 | ditto - - | Henry Booth - - | Sept. - 1818 | 73,738 | 9,547 | 18 | 2 | for Bride-street office. |
| 206 | ditto - - | Henry Booth - - | Sept. - 1818 | 106,592 | 31,301 | 6 | 6½ | for Fleet-street office. |
| 207 | ditto - - | Stephen Parker - | March - 1819 | 24,200 | 10,948 | 12 | 6 | |
| 208 | ditto - - | Richard Spring - | April - 1821 | 76,587 | 8,511 | – | 10 | |
| 209 | ditto - - | James Simmons - | April - 1821 | 36,775 | 5,434 | 13 | 2 | for Queen-street office. |
| 210 | ditto - - | James Simmons - | April - 1821 | 58,575 | 7,581 | 8 | 4 | for Pembroke-quay office. |
| 211 | ditto - - | Michael Fahie - - | March - 1823 | 61,951 | 6,038 | 4 | 8 | |
| 212 | ditto - - | Patrick Gillespie - | April - 1830 | 90,782 | 8,299 | 16 | 6 | |
| 213 | ditto - - | Samuel Smith - - | May - 1830 | 73,059 | 11,574 | 1 | 1 | for Capel-street office. |
| 214 | ditto - - | Samuel Smith - - | May - 1830 | 97,529 | 14,403 | 2 | 1 | for Henry-street office. |
| 215 | ditto - - | Prudence Henderson | May - 1830 | 94,968 | 13,777 | 6 | 1½ | |
| 216 | ditto - - | Thomas Faunin - | June - 1830 | 98,651 | 13,464 | 11 | 7 | for Mecklenburgh-street office. |
| 217 | ditto - - | Thomas Fannin - | June - 1830 | 80,643 | 10,720 | 14 | 5 | for James-street office. |
| 218 | ditto - - | Thomas Fannin - | June - 1830 | 109,709 | 14,842 | 17 | 1 | for Marlborough-st. office. |
| 219 | ditto - - | Michael Nowlan - | April - 1831 | 127,598 | 15,220 | 2 | 5 | for Dorset-street office. |
| 220 | ditto - - | Michael Nowlan - | April - 1831 | 60,214 | 9,762 | 8 | 5 | for Nassau-street office. |
| 221 | ditto - - | Walter Doorley - | October 1832 | 94,607 | 9,363 | 8 | 3 | |
| 222 | ditto - - | Patrick Hennell - | May - 1833 | 114,344 | 14,340 | 3 | 2 | |
| 223 | ditto - - | John Pearson - - | April - 1834 | 80,086 | 9,891 | 18 | 4 | for Crampton-court office. |
| 224 | ditto - - | John Pearson - - | April - 1834 | 71,751 | 6,637 | – | 2 | for Nicholas-street office. |
| 225 | ditto - - | Thomas Smullen - | April - 1834 | 100,099 | 10,575 | 5 | 2 | |
| 226 | ditto - - | Thomas M'Donnell - | April - 1836 | 78,402 | 14,238 | 7 | 1 | |
| 227 | ditto - - | John Mullen - - | April - 1836 | 50,374 | 6,526 | 16 | – | |
| 228 | ditto - - | James O'Gorman - | June - 1836 | 48,288 | 3,960 | 17 | 1½ | |
| 229 | ditto - - | Samuel Dunne - | October 1836 | 21,946 | 3,563 | 5 | 10½ | |
| 230 | ditto - - | Michael M'Garry - | Nov. - 1836 | 81,914 | 11,577 | 2 | 9 | |
| 231 | ditto - - | John M'Garry - - | Nov. - 1836 | - - | - | - | - | declined business. |
| 232 | ditto - - | Thomas Murphy - | March - 1837 | 4,007 | 3,922 | 16 | 10 | for Exchequer-st. office. |
| 233 | ditto - - | James Barnier - - | June - 1837 | | | | | |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. s. d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|
| | YEAR ending December 1837—*continued.* | | | | | |
| 234 | Dublin | Patrick Walsh | June 1837 | 32,423 | 3,590 3 – | |
| 235 | ditto | Nathaniel Halbert | October 1837 | 18,880 | 2,185 16 3 | |
| 236 | ditto | William Dunne | – – – | 80,669 | 7,951 10 10 | |
| 237 | ditto | Thomas M'Namara | – – – | 84,519 | 9,692 19 1 | for Thomas-street office. |
| 238 | ditto | Thomas M'Namara | – – – | 82,322 | 7,904 17 2 | for Beresford-street office. |
| 239 | ditto | Thomas M'Namara | – – – | 42,772 | 5,001 10 5 | for King-street office. |
| 240 | ditto | Thomas Murphy | – – – | 117,230 | 15,344 17 5 | for the Coombe office. |
| 241 | ditto | William Parkes | – – – | 109,646 | 12,570 10 4½ | |
| 242 | ditto | Laurence Redmond | – – – | 82,668 | 10,192 6 4 | |
| 243 | ditto | Samuel Spencer | – – – | 73,983 | 9,514 3 7 | |
| 244 | ditto | John Spring | – – – | 102,822 | 13,299 8 2 | for Francis-street office. |
| 245 | ditto | John Spring | – – – | 95,968 | 12,254 18 5 | for Meath street office. |
| 246 | ditto | Henry Williams | – – – | 61,102 | 13,907 13 6 | |
| 247 | ditto | Peter Walsh | – – – | 110,139 | 12,395 15 5 | |
| 248 | ditto | Francis Byrne | – – – | 74,023 | 10,499 17 7 | |
| 249 | ditto | Eliza M'Namara | – – – | 80,784 | 6,667 16 11 | |
| 250 | ditto | William Brophy | – – – | 60,097 | 9,313 15 9 | |
| 251 | ditto | Charles Marsh | – – – | 119,516 | 13,506 15 11 | |
| 252 | Edenderry | Henry Jones | May 1833 | 8,817 | 813 4 1 | |
| 253 | Ennis | James Byrne | August 1829 | 23,491 | 3,022 1 11 | |
| 254 | ditto | Anne Bunton | Dec. 1829 | 32,000 | 6,344 14 10 | |
| 255 | ditto | Patrick Burke. | | | | |
| 256 | ditto | William Lardner | October 1833 | 13,223 | 1,721 – 2 | |
| 257 | Enniskillen | William Armstrong | June 1831 | 23,354 | 1,767 2 3 | |
| 258 | ditto | George Joyce | August 1836 | 21,820 | 1,243 – 4 | |
| 259 | Ennistymon | Thomas Curran | October 1833 | 10,967 | 1,678 13 11 | |
| 260 | Enniscorthy | William Warren | May 1832 | 20,452 | 2,299 7 2 | |
| 261 | ditto | Patrick Kirby | August 1837 | | | |
| 262 | Fermoy | Catherine Walsh | January 1827 | 3,567 | 4,585 8 11 | |
| 263 | ditto | Denis Downing | October 1830 | 29,048 | 3,153 1 5 | |
| 264 | Galway | James Walsh | January 1823 | 21,991 | 2,205 – – | |
| 265 | ditto | Margaret Burke | January 1825 | 7,883 | 879 4 9 | |
| 266 | ditto | John Murray | Dec. 1827 | 29,327 | 4,835 17 3½ | |
| 267 | ditto | Patrick Duggan | October 1832 | 9,174 | 1,069 4 7 | |
| 268 | ditto | Hugh Cassidy | July 1834 | 30,386 | 3,046 16 9 | |
| 269 | ditto | Edward Power | May 1835 | 36,180 | 2,924 12 3 | |
| 270 | ditto | Richard Keeny | August 1836 | 29,217 | 2,840 16 – ½ | |
| 271 | ditto | John Nevin | January 1837 | 15,904 | 653 – – | |
| 272 | Gort | Festus Kelly | June 1831 | 10,180 | 1,275 11 6 | |
| 273 | ditto | Honora Shannon | Nov. 1835 | 11,346 | 1,250 4 6 | |
| 274 | Granard | James Moore | May 1836 | 6,111 | 657 12 11 | |
| 275 | Kinsale | D. F. Sullivan | July 1818 | 27,913 | 3,437 7 – | |
| 276 | ditto | Mary Williams | March 1825 | 24,208 | 3,287 4 – | |
| 277 | ditto | George Williams | January 1832 | 27,754 | 3,059 13 6 | |
| 278 | Kilrush | Michael Honan | July 1831 | | | |
| 279 | ditto | Jeremiah Dowling | August 1833 | | | |
| 280 | ditto | Mary Bulger | August 1837 | | | |
| 281 | Killarney | John Carbury | Dec. 1831 | 17,224 | 1,835 18 11 | |
| 282 | Killaloe | John Doyle | Nov. 1835 | 8,302 | 1,251 17 9½ | |
| 283 | Kilkenny | Anne Reynolds | Dec. 1814 | 15,470 | 1,806 7 6 | |
| 284 | ditto | John Porter | August 1822 | 8,471 | 1,210 5 8 | |
| 285 | ditto | Bridget Campion | January 1831 | 24,000 | 3,794 – – | |
| 286 | ditto | Louis Rorke | May 1831 | 36,712 | 4,096 12 3 | |
| 287 | Kanturk | Grace Murphy | – – – | 9,370 | 974 18 6 | |
| 288 | ditto | Owney Sheahan. | | | | |
| 289 | Kilfinnan | John Gearon | Sept. 1834 | 6,487 | 867 14 10 | |
| 290 | Lurgan | Robert Hazleton | April 1828 | 18,246 | 782 6 4 | |
| 291 | ditto | Mary Turkington | May 1834 | 13,835 | 603 11 2 | |
| 292 | ditto | Mathew Wells | February 1837 | 14,485 | 525 5 9 | |
| 293 | Longford | Michael Quinn | July 1835 | 14,908 | 1,384 6 10½ | |
| 294 | Lisburne | Erskine Nealey | April 1821 | 22,439 | 3,174 16 6 | |
| 295 | ditto | Jane Spence | April 1821 | 11,761 | 1,265 19 10 | |
| 296 | ditto | Hugh Seeds | April 1821 | 35,854 | 5,680 12 8 | |
| 297 | ditto | Hugh Mc'Call | January 1828 | 16,154 | 2,612 19 11 | |
| 298 | ditto | Samuel Pelan | February 1837 | 9,387 | 2,320 12 5½ | |
| 299 | ditto | James Bannister | January 1838 | 3,213 | 207 2 2 | |
| 300 | Londonderry | John M'Cormick | July 1831 | 26,000 | 2,600 – – | |
| 301 | ditto | George Williamson | January 1832 | 24,680 | 5,490 – 3 | |
| 302 | ditto | Marcus M'Loughlin | Nov. 1835 | 18,643 | 1,829 – 9 | |
| 303 | ditto | James G. Wellington | January 1838 | 336 | 40 9 1 | |
| 304 | Loughrea | John Dillon | March 1826 | 5,341 | 305 2 5 | |
| 305 | ditto | William Hardey | March 1829 | 3,718 | 316 10 9 | |
| 306 | ditto | John Cowen | October 1837 | 17,970 | 2,147 2 1 | |
| 307 | Larne | Bernard A. Davison | Sept. 1835 | 11,221 | 926 2 6 | |



(*continued.*)

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1837—*continued.* | | | | | | | |
| 308 | Larne - - | James Highton - | February 1836 | 4,247 | 270 | 5 | 11 | |
| 309 | Limerick - - | William Joynte - | - - - | 38,301 | 3,728 | 5 | 2 | |
| 310 | ditto - - | Edward Browne - | - - - | 43,502 | 5,273 | 7 | 10 | |
| 311 | ditto - - | Alexander Trousdale | - - - | 50,255 | 6,662 | 16 | – | |
| 312 | ditto - - | Elizabeth Parker. | | | | | | |
| 313 | ditto - - | Mathew Connellan - | October 1821 | 17,592 | 2,308 | 3 | 3 | |
| 314 | ditto - - | Edward Homan - | May - 1822 | 18,705 | 1,337 | 8 | 11 | |
| 315 | ditto - - | Robert Stuart - - | May - 1823 | 18,803 | 3,793 | 12 | 3½ | |
| 316 | ditto - - | Timothy Bunton - | July - 1823 | 23,970 | 6,670 | 4 | 3 | |
| 317 | ditto - - | John Bunton - - | July - 1823 | | | | | |
| 318 | ditto - - | John Joynte - - | May - 1824 | 34,085 | 5,244 | 1 | 7 | |
| 319 | ditto - - | Michael Barran - | May - 1824 | 14,209 | 3,181 | – | 1 | |
| 320 | ditto - - | Messrs. Myles & Co. | June - 1825 | 35,297 | 5,362 | 2 | 10 | |
| 321 | ditto - - | Michael Kelly - - | January 1826 | 23,836 | 3,161 | 2 | – | |
| 322 | ditto - - | Mary Lynch - - | January 1826 | | | | | |
| 323 | ditto - - | Margaret Lawson - | October 1826 | | | | | |
| 324 | ditto - - | Hannah Russell - | May - 1829 | | | | | |
| 325 | ditto - - | John Drysdale - - | Nov. - 1830 | | | | | |
| 326 | ditto - - | Michael Donovan - | Nov. - 1832 | 34,120 | 4,078 | 19 | 9½ | |
| 327 | ditto - - | Margaret Laurence - | October 1833 | 5,436 | 990 | 11 | 6 | |
| 328 | ditto - - | Edward G. Parker - | June - 1834 | 6,895 | 391 | 14 | 1 | |
| 329 | Lismore - - | John Slattery - - | May - 1835 | 6,762 | 667 | 17 | 6 | |
| 330 | Mountrath - | William Tracey - | May - 1829 | 26,884 | 3,565 | 7 | 7 | |
| 331 | Mitchelstown - | Catherine Walsh - | June - 1831 | 24,368 | 2,826 | 14 | 4 | |
| 332 | Moy - - | George Spencer - | June - 1836 | 2,419 | 224 | 2 | – | |
| 333 | Mallow - - | William B. Williams . | July - 1830 | 14,600 | 2,260 | 4 | 10 | |
| 334 | ditto - - | John Carbury - - | February 1836 | 11,712 | 1,165 | 7 | 5 | |
| 335 | ditto - - | Maurice O'Connell - | June - 1837 | 26,864 | 3,138 | 18 | 7½ | |
| 336 | Markethill - | Francis Grey - - | January 1833 | 9,956 | 1,248 | 6 | 6 | |
| 337 | Mountmellick - | William Baker - - | Sept. - 1832 | 16,600 | 1,748 | 11 | 4 | |
| 338 | ditto - - | James Fitzgerald - | October 1833 | 7,165 | 726 | 19 | 9½ | |
| 339 | ditto - - | John Haslam - - | August 1836 | 14,771 | 1,970 | 17 | 1 | |
| 340 | Macroom - - | George Wiseman - | January 1819 | | | | | |
| 341 | ditto - - | John Wiseman - - | October 1829 | | | | | |
| 342 | Mullingar - - | Joseph Finnegan - | January 1836 | 24,618 | 2,584 | 4 | 8½ | |
| 343 | Monaghan - | John Hewitt - - | May - 1827 | 9,885 | 958 | 4 | 11 | |
| 344 | ditto - - | Simeon Reilly - - | July - 1837 | 9,843 | 337 | 17 | 6½ | |
| 345 | Middleton - | William H. Treowith | Sept. - 1837 | | | | | |
| 346 | Maryborough - | John Morgan - - | February 1830 | | | | | |
| 347 | ditto - - | Hugh Bailey - - | February 1835 | 12,647 | 1,895 | 6 | 6 | |
| 348 | Nenagh - - | William Carey - - | April - 1826 | 8,228 | 1,524 | 9 | 11 | |
| 349 | ditto - - | William Harding - | January 1830 | | | | | |
| 350 | ditto - - | William Consedine - | Nov. - 1830 | 8,314 | 817 | – | 4 | |
| 351 | ditto - - | Patrick Magrath - | August 1834 | 17,415 | 1,992 | 12 | 1½ | |
| 352 | ditto - - | Mary Hickey - - | May - 1836 | 3,133 | 276 | 1 | 5½ | |
| 353 | ditto - - | William Mackey - | July - 1836 | 7,383 | 563 | 4 | 11½ | |
| 354 | Newcastle - | Patrick Neville - | April - 1834 | 8,132 | 1,232 | 3 | 6 | |
| 355 | Newry - - | Richard Whitehead - | - - 1827 | 21,200 | 2,938 | 12 | 5½ | |
| 356 | ditto - - | George Frazer - - | - - 1827 | 14,526 | 1,424 | 11 | 9 | |
| 357 | ditto - - | Thomas Laing & Co. | January 1829 | 15,599 | 1,481 | 16 | 6 | |
| 358 | ditto - - | James Hutton - - | March - 1830 | 14,175 | 1,756 | – | – | |
| 359 | ditto - - | Henry Collins - - | Dec. - 1833 | 15,848 | 1,392 | 19 | 7 | |
| 360 | ditto - - | Richard Harcourt - | Dec. - 1833 | 22,705 | 2,046 | 4 | 4½ | |
| 361 | ditto - - | Bernard M'Donnell - | February 1833 | | | | | |
| 362 | ditto - - | John Murdock - - | March - 1836 | | | | | |
| 363 | ditto - - | James P. Boyd - | March - 1837 | 4,288 | 361 | 5 | – | |
| 364 | Newtownhamilton | John Mills - - | February 1831 | 4,050 | 564 | 5 | 6 | |
| 365 | ditto - - | Alexander Stitt - | October 1835 | 3,355 | 368 | 14 | 4 | |
| 366 | Newtonarda - | Thomas Miscampble | October 1824 | 27,549 | 2,686 | 8 | 2 | |
| 367 | ditto - - | David Patton - - | Dec. - 1831 | 8,750 | 744 | 17 | 7 | |
| 368 | ditto - - | Alexander M'Connell | April - 1832 | 5,664 | 585 | 11 | 1 | |
| 369 | New Ross - | Elizabeth M'Carthy - | Dec. - 1836 | 23,542 | 1,765 | 14 | 2 | |
| 370 | Naas - - | Ephraim Farrell - | June - 1836 | 18,846 | 2,500 | 18 | 10 | |
| 371 | Navan - - | Philip Finnegan - | June - 1833 | | | | | |
| 372 | Omagh - - | Charles M'Master - | June - 1835 | 11,287 | 1,294 | 15 | 4 | |
| 373 | Passage, West - | Daniel Heagarty - | April - 1831 | 16,823 | 1,475 | 2 | 9 | |
| 374 | Portadown - | John Maya - - | April - 1835 | 9,472 | 255 | 10 | 8 | |
| 375 | Rosscarberry - | James Donoughue - | April - 1837 | 4,543 | 721 | 19 | 7½ | |
| 376 | Rathfryland - | James Savage - - | February 1832 | 9,919 | 1,019 | 15 | 11 | |
| 377 | ditto - - | James M'Roberts - | July - 1837 | 3,472 | 445 | 10 | 10 | |
| 378 | Roscommon - | Edward Kelly - - | Nov. - 1834 | 1,563 | 144 | 19 | 7½ | |
| 379 | ditto - - | James Higgins - | August 1837 | | | | | |
| 380 | Rathkeale - | Julius Ruttle - - | June - 1824 | 11,100 | 1,084 | 4 | – | |
| 381 | ditto - - | John Latchford - | Dec. - 1834 | 19,994 | 690 | 8 | 10 | |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | TOWNS. | PAWNBROKERS' NAMES. | DATES OF REGISTRY. | TICKETS. | SUMS LENT. £. | s. | d. | OBSERVATIONS. |
|---|---|---|---|---|---|---|---|---|
| | YEAR ending December 1837—*continued.* | | | | | | | |
| 382 | Rathkeale - | Bridget Gill - - | August 1836 | 4,170 | 294 | – | – | |
| 383 | Roscrea - - | Patrick Kirwan - | October 1823 | 37,180 | 4,304 | 1 | 6½ | |
| 384 | ditto - - | John Delany - - | July - 1824 | 30,180 | 4,703 | 18 | 4 | |
| 385 | ditto - - | James Phelan - - | April - 1835 | | | | | |
| 386 | ditto - - | John Abbott - - | October 1837 | | | | | |
| 387 | Sligo - - | Terence O'Donovan | April - 1830 | | | | | |
| 388 | ditto - - | Eleanor Keaghran - | October 1837 | | | | | |
| 389 | Skibbereen - | Ralph Fuller - - | Sept. - 1837 | | | | | |
| 390 | ditto - - | Edward Fuller - | Sept. - 1837 | 3,066 | 413 | 13 | 6 | |
| 391 | Tulla - - | Mort Shannon - - | February 1835 | 1,739 | 281 | 6 | 10 | |
| 392 | Thurles - - | Hugh Bird - - | August 1837 | 2,809 | 177 | 6 | 6 | |
| 393 | ditto - - | Margaret Ardagh. | | | | | | |
| 394 | ditto - - | Joshua Strangman - | - - - | 5,143 | 377 | 6 | 4 | |
| 395 | Tuam - - | Timothy Murray - | - - - | 25,438 | 2,569 | 11 | 9 | |
| 396 | ditto - - | John Mangan - - | February 1835 | 17,178 | 1,927 | 9 | 3 | |
| 397 | Tralee - - | Henry Ruttle - - | Nov. - 1822 | 14,638 | 2,397 | 12 | 5 | |
| 398 | ditto - - | Thomas Bunton - | Sept. - 1827 | 21,611 | 4,347 | 1 | 2 | |
| 399 | ditto - - | Anne Brien - - | Nov. - 1835 | 3,966 | 291 | 16 | 9 | |
| 400 | ditto - - | Christopher Ruttle - | Nov. - 1835 | 13,310 | 1,776 | 5 | 10½ | |
| 401 | ditto - - | John Morris - - | October 1836 | 16,026 | 1,320 | 6 | 10½ | |
| 402 | Tullamore - | Henry Whitesides - | May - 1824 | | | | | |
| 403 | ditto - - | Laurence Mackey - | April - 1832 | 23,939 | 4,275 | 5 | 4 | |
| 404 | ditto - - | Daniel Carroll - - | Nov. - 1835 | 17,576 | 1,649 | 16 | 5 | |
| 405 | ditto - - | Edward M'Cann - | Nov. - 1836 | 7,320 | 676 | 11 | 5½ | |
| 406 | Tallow - - | Patrick Higgins - | Sept. - 1834 | 12,761 | 1,843 | 8 | 11 | |
| 407 | ditto - - | John Slattery - - | Sept. - 1837 | 5,762 | 353 | 15 | – | |
| 408 | Templemore - | John O'Brien - - | June - 1837 | 4,840 | 420 | 4 | 2½ | |
| 409 | ditto - - | Michael Kirwan - | Sept. - 1837 | 7,557 | 517 | 15 | 8 | |
| 410 | Tipperary - | James Foley - - | April - 1824 | | | | | |
| 411 | ditto - - | John Ferguson & Co. | July - 1837 | 4,935 | 643 | 7 | 3 | |
| 412 | Tanderagee - | Robert Robinson - | Sept. - 1834 | 12,486 | 1,341 | – | 10½ | |
| 413 | Waterford - | Catherine Duffy - | - - - | 6,132 | 700 | – | 4 | |
| 414 | ditto - - | Hannah Pounder - | - - - | 23,223 | 3,156 | 13 | 9½ | |
| 415 | ditto - - | Mrs. O'Reilly - - | - - - | 8,167 | 478 | 3 | 1 | |
| 416 | ditto - - | Elizabeth Lawton - | April - 1822 | 29,701 | 3,442 | 9 | 5 | |
| 417 | ditto - - | Elizabeth Slaney - | March - 1823 | 10,749 | 1,435 | 4 | 6 | |
| 418 | ditto - - | Fenton W. Case - | June - 1825 | | | | | |
| 419 | ditto - - | Robert Sheffield - | May - 1827 | 78,764 | 2,120 | 15 | 11 | |
| 420 | ditto - - | John Irwin - - | June - 1827 | 25,382 | 3,784 | 9 | 10 | |
| 421 | ditto - - | Edward Madigan - | June - 1828 | 13,796 | 811 | 15 | – | |
| 422 | ditto - - | Margaret Manning - | May - 1829 | 29,643 | 2,815 | 3 | 10 | |
| 423 | ditto - - | Catherine Manning - | May - 1829 | 13,116 | 2,278 | 8 | 4 | |
| 424 | ditto - - | Edward Grennan - | October 1829 | 26,428 | 3,262 | – | 1 | |
| 425 | ditto - - | John Noble - - | April - 1831 | 10,824 | 662 | 1 | 8 | |
| 426 | ditto - - | Benjamin Hill - - | Sept. - 1832 | 448 | 16 | 17 | 4 | |
| 427 | ditto - - | Anne Todd - - | October 1832 | | | | | |
| 428 | ditto - - | William Slaney - | January 1834 | 5,283 | 671 | 14 | 6 | |
| 429 | ditto - - | Daniel Doyle - - | June - 1834 | 22,527 | 2,772 | 10 | 9 | |
| 430 | ditto - - | John O'Brien - - | August 1834 | 8,260 | 788 | 18 | 7 | |
| 431 | ditto - - | Elizabeth Kavanagh - | April - 1835 | 25,548 | 1,876 | – | 8 | |
| 432 | ditto - - | John Todd - - | - - 1836 | 29,056 | 3,096 | 7 | 10 | |
| 433 | ditto - - | Edward Hynes - | June - 1836 | 12,531 | 1,443 | – | 7 | |
| 434 | ditto - - | William Blanch - | Dec. - 1836 | | | | | |
| 435 | ditto - - | Martin Walsh - - | October 1837 | 12,117 | 1,498 | 17 | 2 | |
| 436 | ditto - - | Johannah Dunphy - | - - 1837 | 1,270 | 70 | 7 | 3½ | |
| 437 | Wexford - - | William Lee - - | January 1832 | 12,727 | 1,339 | 3 | 10½ | |
| 438 | ditto - - | Nicholas Tennant - | October 1832 | | | | | |
| 439 | ditto - - | John Waddick - - | June - 1835 | | | | | |
| 440 | Warrenpoint - | William Johnston - | October 1832 | 11,512 | 1,410 | 2 | 10 | |
| 441 | Youghall - - | Catherine Walsh - | February 1820 | 30,282 | 3,390 | 11 | 5 | |
| 442 | ditto - - | Mary Barry - - | June - 1836 | 34,365 | 894 | 3 | – | |
| 443 | ditto - | Mathew Flanagan - | March - 1837 | 1,505 | 359 | 14 | 11 | |
| 444 | ditto - - | Michael Mullins - | April - 1837 | 31,423 | 2,712 | – | 11 | |
| 445 | ditto - - | Andrew Johnston - | October 1837 | 2,261 | 285 | 15 | 1 | |

I certify the foregoing is a correct and perfect list (acquired by personally visiting almost every town in Ireland within the last twelve months) of those Pawnbrokers who have lodged certificates of their having perfected the necessary securities as required by the Statute, and that it contains a true account of the Returns received by me for this (my sixth) year from the Pawnbrokers of Ireland.

So answers

21 April 1838.

*John Judkin Butler,*
Marshal of Dublin, and Register of Pawnbrokers for Ireland.



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RETURNS received from the DIVISIONAL AUCTIONEERS of FORFEITED PLEDGES, for the year ending December 1833 and 1834.

## DIVISIONAL SALE ROOM'S RETURNS.

WORKHOUSE DIVISIONAL SALE ROOM for the SALE of FORFEITED PLEDGES.

*Rodolphus Burke*, Auctioneer.

| | £. | s. | d. |
|---|---|---|---|
| **1833:** | | | |
| January | 762 | 15 | 2 |
| February | 739 | 8 | 10 |
| March | 817 | 10 | 1 |
| April | 862 | 18 | 11 |
| May | 868 | 4 | 11 |
| June | 1,029 | 17 | 3 |
| July | 954 | 6 | 11 |
| August | 1,115 | 14 | 6 |
| September | 936 | 15 | 3 |
| October | 1,219 | 11 | 9 |
| November | 1,018 | 5 | 10 |
| December | 1,088 | 17 | 1 |
| **1834:** | | | |
| January | 1,298 | 3 | 10 |
| February | 952 | 12 | 7 |
| March | 977 | 16 | 10 |
| April | 1,459 | 2 | 10 |
| May | 1,064 | 3 | – |
| June | 1,079 | 17 | 10 |
| July | 1,283 | 8 | 1 |
| August | 1,046 | 9 | – |
| September | 1,297 | – | 2 |
| October | 1,581 | 7 | 9 |
| November | 1,286 | 15 | 8 |
| December | 1,228 | 1 | 9 |
| **1835:** | | | |
| January | 1,261 | 3 | 3 |
| February | 1,032 | 17 | 8 |
| March | 1,250 | 8 | 10 |
| April | 1,298 | 10 | 10 |
| May | 1,190 | 9 | 1 |
| June | 1,111 | 15 | 4 |
| **1835—*continued.*** | | | |
| July | 1,427 | 13 | 9 |
| August | 1,199 | 6 | 7 |
| September | 1,354 | 15 | 1 |
| October | 1,552 | 13 | 3 |
| November | 1,368 | 2 | 5 |
| December | 1,264 | 7 | 6 |
| **1836:** | | | |
| January | 1,167 | 3 | 2 |
| February | 1,110 | 5 | 8 |
| March | 1,562 | 7 | 11 |
| April | 1,269 | 6 | 7 |
| May | 1,464 | 7 | 5 |
| June | 1,516 | – | 4 |
| July | 1,376 | 19 | 2 |
| August | 1,137 | 3 | 4 |
| September | 1,380 | 6 | 6 |
| October | 1,435 | 17 | 2 |
| November | 1,705 | 19 | 10 |
| December | 1,392 | 13 | 6 |
| **1837:** | | | |
| January | 1,113 | 4 | 1 |
| February | 1,084 | 14 | 6 |
| March | 1,341 | 19 | 2 |
| April | 1,234 | 13 | 1 |
| May | 1,386 | 12 | 8 |
| June | 1,362 | 14 | 5 |
| July | 1,256 | 9 | – |
| August | 1,308 | 15 | 5 |
| September | 1,278 | 8 | 2 |
| October | 1,499 | 13 | 10 |
| November | 1,264 | 1 | 6 |
| December | 1,455 | 2 | 2 |

## BARRACK DIVISIONAL SALE ROOM RETURN.

(Mr. *Jones*, the former Proprietor of this Divisional Sale Room, died in the year 1835.)

| | £. | s. | d. |
|---|---|---|---|
| **1836:** | | | |
| July | 450 | 1 | 6 |
| August | 604 | 3 | – |
| September | 550 | 2 | 6 |
| October | 612 | 10 | 6 |
| November | 650 | 3 | 4 |
| December | 432 | 7 | 4 |
| **1837:** | | | |
| January | 451 | 6 | – |
| February | 430 | 2 | 6 |
| March | 510 | 3 | 6 |
| **1837—*continued.*** | | | |
| April | 450 | 4 | 2 |
| May | 410 | 2 | 6 |
| June | 504 | 10 | – |
| July | 520 | 7 | 4 |
| August | 467 | 6 | – |
| September | 454 | 4 | – |
| October | 610 | 10 | 4 |
| November | 513 | 6 | 6 |
| December | 401 | 3 | 2 |

*John Dodd*, Auctioneer,
12, Sackville-street.

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RETURNS from the Marshal of the City of *Dublin*—continued.

RETURNS received from the DIVISIONAL AUCTIONEERS of FORFEITED PLEDGES, for the years ending December 1833, 1834 and 1835.

## ROTUNDA DIVISION RETURN.

*William Frederick Bentley,*
Assistant Sword-bearer and Auctioneer, Capel-street.

| | £. | s. | d. |
|---|---|---|---|
| **1833:** | | | |
| January | 579 | 6 | 8 |
| February | 465 | 9 | 4½ |
| March | 537 | 14 | 8½ |
| April | 540 | 9 | 5½ |
| May | 595 | 1 | –½ |
| June | 588 | 2 | 10½ |
| August | 555 | 18 | –½ |
| September | 587 | 2 | – |
| October | 561 | 13 | 10 |
| November | 625 | 12 | 3½ |
| December | 629 | 14 | –½ |
| **1834:** | | | |
| January | 655 | 16 | 2 |
| February | 627 | 3 | 6 |
| March | 588 | 3 | 8½ |
| April | 637 | 14 | 10 |
| May | 710 | 3 | 11 |
| June | 603 | 16 | 6½ |
| July | 778 | 7 | 4 |
| August | 688 | 18 | 8½ |
| September | 735 | 15 | 3 |
| October | 1,067 | 4 | 9 |
| **1834—*continued.*** | | | |
| November | 721 | 18 | 2 |
| December | 688 | 4 | 3 |
| **1835:** | | | |
| January | 766 | 16 | 8 |
| February | 689 | 10 | 6 |
| March | 732 | – | 7 |
| April | 762 | 11 | 3½ |
| May | 715 | 2 | 6 |
| June | 820 | – | 1 |
| July | 800 | 13 | – |
| August | 872 | 11 | 9½ |
| September | 946 | 8 | –½ |
| October | 1,062 | 11 | 3½ |
| November | 1,069 | 18 | 8½ |
| December | 990 | 1 | 6 |
| **1836:** | | | |
| January | 704 | 13 | 1 |
| February | 831 | 17 | 6 |
| March | 1,180 | 18 | 9 |
| April | 887 | 15 | 7½ |
| **1836—*continued.*** | | | |
| May | 826 | 11 | 8½ |
| June | 901 | 18 | 2 |
| July | 685 | 13 | 2½ |
| August | 799 | – | 1 |
| September | 875 | 19 | 11½ |
| October | 762 | 12 | 5 |
| November | 940 | 8 | 2½ |
| December | 955 | 17 | 11½ |
| **1837:** | | | |
| January | 774 | 14 | 7½ |
| February | 613 | 4 | 11½ |
| March | 750 | 10 | 1½ |
| April | 785 | 10 | 10½ |
| May | 823 | 6 | 1 |
| June | 863 | 13 | 5½ |
| July | 738 | 9 | 5½ |
| August | 744 | 18 | – |
| September | 741 | 4 | –½ |
| October | 835 | 2 | 6 |
| November | 967 | – | 1 |
| December | 635 | 4 | 2 |

## STEPHEN'S GREEN DIVISION RETURN.

*William Frederick Bentley,*
Assistant Marshal and Auctioneer, Bride-street.

| | £. | s. | d. |
|---|---|---|---|
| **1833:** | | | |
| January | 614 | 16 | 1 |
| February | 901 | 1 | 2 |
| March | 853 | 2 | 2½ |
| April | 974 | 17 | 1 |
| May | 745 | 17 | 5½ |
| June | 1,039 | 15 | 9 |
| July | 1,034 | 8 | 9 |
| August | 651 | 2 | –½ |
| September | 756 | 15 | 5½ |
| October | 756 | 15 | 5½ |
| November | 1,435 | 12 | 10 |
| December | 873 | 9 | 7½ |
| **1834:** | | | |
| January | 890 | 6 | 5 |
| February | 1,396 | 6 | 11½ |
| March | 876 | 5 | 2 |
| April | 1,115 | 10 | 2 |
| May | 1,084 | 7 | –½ |
| June | 781 | 16 | 3½ |
| July | 1,068 | 5 | 6½ |
| August | 1,087 | 2 | –½ |
| September | 1,179 | 13 | 4 |
| **1834—*continued.*** | | | |
| October | 1,417 | 7 | 2½ |
| November | 1,513 | 7 | 5½ |
| December | 1,359 | 9 | 9½ |
| **1835:** | | | |
| January | 1,273 | – | 1½ |
| February | 1,379 | 19 | 9½ |
| March | 1,246 | 10 | 2½ |
| April | 1,489 | 15 | 1½ |
| May | 1,500 | – | 4 |
| June | 1,088 | 13 | 9 |
| July | 1,257 | 19 | 8 |
| August | 1,108 | 10 | 2 |
| September | 1,210 | 8 | 3 |
| October | 1,136 | 13 | 7½ |
| November | 1,329 | 8 | 9 |
| December | 971 | 13 | 7½ |
| **1836:** | | | |
| January | 1,174 | 13 | 1½ |
| February | 1,112 | 1 | 4 |
| March | 1,145 | 5 | 3½ |
| **1836—*continued.*** | | | |
| April | 1,469 | 12 | 11 |
| May | 1,166 | 13 | 10 |
| June | 1,398 | 18 | 5½ |
| July | 1,290 | 10 | 5 |
| August | 1,146 | 11 | 4 |
| September | 1,302 | – | 7 |
| October | 1,461 | 1 | 3½ |
| November | 1,513 | 7 | 11 |
| December | 1,429 | 1 | 4½ |
| **1837:** | | | |
| January | 1,115 | 19 | 11 |
| February | 1,188 | 18 | 5 |
| March | 975 | 4 | 1½ |
| April | 971 | 1 | 10 |
| May | 1,162 | 18 | 11 |
| June | 1,133 | – | 3 |
| July | 1,071 | 19 | 5½ |
| August | 1,036 | 14 | 2 |
| September | 1,322 | 14 | 1 |
| October | 1,137 | 15 | 3 |
| November | 1,468 | 15 | 5½ |
| December | 1,729 | 11 | –½ |

I certify the foregoing are true and perfect accounts of the Returns of Sales of Forfeited Pledges received by me from the Auctioneers of the four Divisional Sale-rooms.

So answers

*John Judkin Butler,*
Marshal and Register.

21 April 1838.



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RETURNS from the Marshal of the City of *Dublin*—continued.

RETURNS of SALES RECEIVED from the PAWNBROKERS of *Dublin*.

YEAR ending DECEMBER 1833.

| NO. | PAWNBROKERS' NAMES. | Number of Sales. | Number of Notices. | OBSERVATIONS. |
|---|---|---|---|---|
| 1 | Henry Booth (3 offices) - - - | 9 | 1,358 | |
| 2 | Augustine Byrne - - - - | 2 | 134 | |
| 3 | Robert Burrows - - - - | 1 | 63 | since declined business. |
| 4 | Patrick Campbell - - - - | 1 | 32 | |
| 5 | William Dunne - - - - | 6 | 88 | |
| 6 | David Fennell - - - - - | 2 | 91 | since declined business. |
| 7 | Thomas Fannin, Mecklenburgh-street | 1 | 38 | |
| 8 | Ditto - - Marlborough-street - | 2 | 149 | |
| 9 | Michael Fahie - - - - - | 2 | 74 | |
| 10 | Walter Goulding - - - - | 1 | 34 | since dead. |
| 11 | Patrick Gillespie - - - - | 1 | 312 | |
| 12 | Thomas M'Namara (3 offices) - - | 7 | 548 | |
| 13 | Thomas Murphy - - - - | 6 | 310 | |
| 14 | Patrick M'Garry - - - - | 2 | 140 | since dead. |
| 15 | Charles Marsh - - - - | 1 | 90 | |
| 16 | Maurice Nowlan - - - - | 1 | 98 | |
| 17 | William Parkes - - - - | 4 | 162 | |
| 18 | Stephen Parker - - - - | 1 | 31 | |
| 19 | Prudence Perrier - - - - | 1 | 45 | |
| 20 | John Quinn - - - - - | - - | - - | error. |
| 21 | John Quinn, Bride-street - - - | 7 | 383 | since declined business. |
| 22 | John Quinn, Haymarket - - - | 1 | 16 | |
| 23 | Laurence Redmond - - - | 1 | 79 | |
| 24 | Samuel Smith (2 offices) - - - | 3 | 219 | |
| 25 | John Spring - - - - - | 3 | 110 | |
| 26 | Joseph Sanderson - - - - | 2 | 280 | since declined business. |
| 27 | Luke Walls Widow - - - - | 1 | 594 | since declined business. |
| | John Whitcraft - - - - | 7 | 499 | since declined business. |

YEAR ending DECEMBER 1834.

| | | | | |
|---|---|---|---|---|
| 1 | Henry Booth (3 offices) - - - | 33 | 5,018 | |
| 2 | Eliza Brennan - - - - - | 5 | 345 | since declined business. |
| 3 | Francis Byrne - - - - - | 4 | 234 | |
| 4 | Robert Burrows - - - - | 2 | 98 | |
| 5 | Augustine Byrne - - - - | 4 | 261 | since declined business. |
| 6 | Thomas Charles - - - - | 15 | 779 | |
| 7 | Patrick Campbell - - - - | 2 | 40 | |
| 8 | Walter Doorley - - - - | 11 | 842 | |
| 9 | William Dunne - - - - | 5 | 333 | |
| 10 | Thomas Fannin, Mecklenburgh-street | 7 | 209 | |
| 11 | Ditto - - Marlborough-street - | 8 | 922 | |
| 12 | Ditto - - Townsend-street - | 4 | 427 | |
| 13 | Michael Fahie - - - - | 9 | 667 | |
| 14 | David Fennell, Meath-street - - | 4 | 223 | since declined business. |
| 15 | Patrick Gillespie - - - - | 4 | 1,114 | |
| 16 | James Hunter - - - - - | 3 | 452 | since a bankrupt. |
| 17 | Prudence Henderson - - - | 3 | 141 | |
| 18 | Patrick Kearns - - - - | 11 | 876 | since a bankrupt. |
| 19 | Thomas M'Namara (3 offices) - - | 17 | 1,584 | |
| 20 | Eliza M'Namara - - - - | 1 | 28 | |
| 21 | Thomas Murphy - - - - | 2 | 139 | |
| 22 | Charles Marsh - - - - | 3 | 554 | |
| 23 | Maurice Nowlan (2 offices) - - | 10 | 1,260 | |
| 24 | William Parkes - - - - | 12 | 855 | |
| 25 | Stephen Parker - - - - | 4 | 157 | |
| 26 | John Quinn - - - - - | 1 | 12 | |
| 27 | Laurence Redmond - - - - | 3 | 336 | |
| 28 | William Richardson - - - - | 7 | 297 | |
| 29 | Samuel Smith (2 offices) - - - | 8 | 946 | |
| 30 | Joseph Sanderson - - - - | 8 | 1,053 | |
| 31 | Richard Spring - - - - | 1 | 64 | |
| 32 | John Spring - - - - - | 12 | 742 | |
| 33 | James Simmons - - - - | 2 | 146 | |
| 34 | Samuel Spencer - - - - | 3 | 97 | |
| 35 | Arthur Wise - - - - - | 3 | 104 | since dead. |

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | PAWNBROKERS' NAMES. | Number of Sales. | Number of Notices. | OBSERVATIONS. |
|---|---|---|---|---|
| | YEAR ending December 1834—*cont*[d]. | | | |
| 36 | Peter Walsh, Crampton-court - - | 4 | 170 | |
| 37 | Henry Williams - - - - - | 4 | 306 | |
| 38 | Eleanor Wall - - - - - - | 1 | 97 | |
| 39 | John Whitcraft - - - - - | 23 | 1,712 | since declined business. |

YEAR ending DECEMBER 1835.

| | | | | |
|---|---|---|---|---|
| 1 | John Anderson - - - - - | 3 | 133 | since declined business. |
| 2 | Henry Booth (3 offices) - - - | 27 | 4,636 | |
| 3 | Francis Byrne - - - - - - | 4 | 426 | |
| 4 | Augustine Byrne - - - - - | 1 | 89 | since declined business. |
| 5 | Thomas Charles - - - - - | 13 | 941 | |
| 6 | Patrick Campbell - - - - - | 4 | 109 | |
| 7 | William Doorley - - - - - | 5 | 243 | |
| 8 | William Dunne - - - - - | 9 | 656 | |
| 9 | Patrick Fennell - - - - - | 2 | 95 | |
| 10 | Thomas Fannin, Marlborough-street - | 9 | 1,015 | |
| 11 | Thomas Fannin, Mecklenburgh-street | 10 | 463 | |
| 12 | Thomas Fannin, James's-street - - | 5 | 329 | |
| 13 | Michael Fahie - - - - - - | 7 | 911 | |
| 14 | Patrick Gillespie - - - - - | 5 | 686 | |
| 15 | Prudence Henderson - - - - | 2 | 92 | |
| 16 | Patrick Kearns - - - - - | 8 | 617 | |
| 17 | Patrick M'Garry - - - - - | 2 | 224 | |
| 18 | Thomas Murphy - - - - - | 5 | 371 | |
| 19 | Charles Marsh - - - - - - | 4 | 938 | |
| 20 | Thomas M'Namara (3 offices) - - | 10 | 1,280 | |
| 21 | Maurice Nowlan (2 offices) - - | 12 | 1,140 | |
| 22 | Stephen Parker - - - - - | 5 | 180 | |
| 23 | William Parkes - - - - - | 11 | 1,271 | |
| 24 | John Pearson - - - - - - | 8 | 712 | |
| 25 | James Power - - - - - - | 4 | 130 | since declined business. |
| 26 | John Quinn - - - - - - | 4 | 101 | since declined business. |
| 27 | William Richardson - - - - - | 5 | 374 | since dead. |
| 28 | Laurence Redmond - - - - - | 3 | 640 | |
| 29 | Joseph Sanderson - - - - - | 7 | 754 | |
| 30 | Samuel Smith (2 offices) - - - | 8 | 1,252 | |
| 31 | James Simmons - - - - - | 4 | 423 | |
| 32 | Thomas Smullen - - - - - | 7 | 561 | |
| 33 | John Spring - - - - - - | 12 | 810 | |
| 34 | Richard Spring - - - - - | 13 | 101 | |
| 35 | Samuel Spencer - - - - - | 5 | 204 | |
| 36 | Arthur Wise - - - - - - | 1 | 44 | since dead. |
| 37 | Patrick Walsh - - - - - - | 5 | 548 | |
| 38 | Henry Williams - - - - - | 5 | 514 | |
| 39 | Eleanor Wall - - - - - - | 3 | 264 | |
| 40 | Christopher Wall - - - - - | 2 | 30 | |
| 41 | John Whitcraft - - - - - | 26 | 2,382 | |

YEAR ending DECEMBER 1836.

| | | | | |
|---|---|---|---|---|
| 1 | John Anderson - - - - - | 4 | 137 | since declined business. |
| 2 | Robert Burrows - - - - - | 1 | 37 | since declined business. |
| 3 | Henry Booth (3 offices) - - - | 35 | 7,295 | |
| 4 | Francis Byrne - - - - - - | 8 | 619 | |
| 5 | William Brophy - - - - - | 5 | 188 | |
| 6 | Patrick Campbell - - - - - | 5 | 226 | |
| 7 | Thomas Charles - - - - - | 10 | 995 | |
| 8 | William Dunne - - - - - | 8 | 787 | |
| 9 | Walter Doorley - - - - - | 9 | 1,071 | |
| 10 | Michael Fahie - - - - - - | 9 | 1,293 | |
| 11 | Thomas Fannin, Marlborough-street - | 6 | 1,305 | |
| 12 | Thomas Fannin, James's-street - - | 7 | 540 | |
| 13 | Thomas Fannin, Mecklenburgh-street | 8 | 519 | |
| 14 | Patrick Fennell, Denzille-street - | 8 | 1,261 | |
| 15 | Patrick Gillespie - - - - - | 3 | 720 | |
| 16 | Patrick Kearns - - - - - | 4 | 123 | since declined business. |
| 17 | Prudence Henderson - - - - | 7 | 287 | since dead. |
| 18 | Thomas Murphy - - - - - | 6 | 484 | |

 (*continued.*)

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RETURNS from the Marshal of the City of *Dublin*—continued.

| NO. | PAWNBROKERS' NAMES. | Number of Sales. | Number of Notices. | OBSERVATIONS. |
|---|---|---|---|---|
| | YEAR ending December 1836—*cont*[d]. | | | |
| 19 | Charles Marsh - - - - - | 6 | 774 | |
| 20 | Thomas M'Namara (3 offices) - - | 19 | 2,367 | |
| 21 | Michael M'Garry - - - - | 3 | 171 | |
| 22 | Maurice Nowlan (2 offices) - - | 12 | 1,921 | |
| 23 | John Pearson (2 offices) - - - | 24 | 2,979 | |
| 24 | James Power - - - - - | 2 | 64 | since declined business. |
| 25 | John Quinn - - - - - | 8 | 66 | since declined business. |
| 26 | William Richardson - - - - | 7 | 448 | since dead. |
| 27 | Stephen Parker - - - - | 4 | 225 | |
| 28 | Laurence Redmond - - - - | 3 | 741 | |
| 29 | William Parkes - - - - | 13 | 1,798 | |
| 30 | Samuel Smith (2 offices) - - - | 13 | 1,668 | |
| 31 | Joseph Sanderson - - - - | 8 | 1,719 | |
| 32 | Thomas Smullen - - - - | 11 | 820 | |
| 33 | James Simmons - - - - | 4 | 476 | |
| 34 | Samuel Spencer - - - - | 5 | 189 | |
| 35 | Richard Spring - - - - | 5 | 262 | |
| 36 | John Spring - - - - - | 14 | 1,117 | |
| 37 | Christopher Wall - - - - | 2 | 36 | |
| 38 | Henry Williams - - - - | 8 | 978 | |
| 39 | John Whitcraft (2 offices) - - - | 24 | 2,809 | |
| | YEAR ending DECEMBER 1837. | | | |
| 1 | John Anderson - - - - - | 2 | 15 | since declined business. |
| 2 | James Barnier - - - - - | 1 | 57 | |
| 3 | Robert Burrows - - - - - | 2 | 99 | since declined business. |
| 4 | Francis Byrne - - - - - | 9 | 597 | |
| 5 | William Brophy - - - - | 3 | 31 | |
| 6 | Henry Booth (3 offices) - - - | 26 | 4,356 | |
| 7 | Patrick Campbell - - - - | 4 | 157 | |
| 8 | Thomas Charles - - - - | 5 | 320 | |
| 9 | William Dunne - - - - | 8 | 630 | |
| 10 | Walter Doorley - - - - | 4 | 189 | |
| 11 | Michael Fahie - - - - - | 10 | 721 | |
| 12 | Thomas Fannin, Marlborough-street - | 6 | 594 | |
| 13 | Thomas Fannin, Mecklenburgh-street | 3 | 225 | |
| 14 | Thomas Fannin, James's-street - - | 5 | 197 | |
| 15 | Patrick Fennell - - - - | 7 | 1,051 | |
| 16 | Patrick Gillespie - - - - | 5 | 812 | |
| 17 | Prudence Henderson - - - | 4 | 119 | dead. |
| 18 | John Mullen - - - - - | 2 | 141 | |
| 19 | Charles Marsh - - - - | 3 | 494 | |
| 20 | Thomas Murphy - - - - | 4 | 257 | |
| 21 | Michael M'Garry - - - - | 1 | 200 | |
| 22 | Thomas M'Donnell - - - - | 1 | 36 | |
| 23 | Thomas M'Namara (3 offices) - - | 15 | 1,976 | |
| 24 | Maurice Nowlan (2 offices) - - | 7 | 6,111 | |
| 25 | John Pearson (2 offices) - - - | 18 | 2,952 | |
| 26 | James O'Gorman - - - - | 2 | 118 | |
| 27 | Stephen Parker - - - - | 4 | 88 | |
| 28 | William Parkes - - - - | 13 | 1,188 | |
| 29 | John Quinne - - - - - | 3 | 71 | |
| 30 | Laurence Redmond - - - - | 2 | 587 | |
| 31 | Samuel Smith - - - - - | 9 | 1,064 | |
| 32 | John Spring (2 offices) - - - | 15 | 732 | |
| 33 | Richard Spring - - - - | 8 | 219 | |
| 34 | Thomas Smullen - - - - | 14 | 752 | |
| 35 | James Simmons - - - - | 3 | 441 | |
| 36 | Samuel Spencer - - - - | 6 | 198 | |
| 37 | Joseph Sanderson - - - - | 2 | 369 | since declined business. |
| 38 | Christopher Wall - - - - | 3 | 68 | |
| 39 | Henry Williams - - - - | 10 | 715 | |
| 40 | John Whitcraft - - - - - | 18 | 1,651 | since declined business. |

I certify the foregoing are perfect Lists of the Notices of Sales served by me for the Pawnbrokers of Dublin since the year 1833.

So answers
*John Judkin Butler,*
Marshal and Register.

21 April 1838.

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RETURNS from the Marshal of the City of *Dublin*—continued.

PENALTIES imposed on PAWNBROKERS by me - - - - - - - None.

AVERAGE FEES received by me as REGISTER of PAWNBROKERS.

| | £. | s. | d. |
|---|---|---|---|
| Registering Pawnbrokers' Licenses and Returns - - - - - - - | 350 | – | – |
| Serving Pawnbrokers' Notices of the sale of forfeited pledges - - - | 250 | – | – |
| Profits on the sale of forfeited pledges as per return from William F. Bentley, my assistant and auctioneer in the Stephen's Green divisional sale-room - | 312 | – | – |
| AVERAGE INCOME - - - £. | 912 | – | – |

Since my appointment to office, I have used every exertion to compel the Pawnbrokers of Ireland to make Returns. Every year they have increased in number, and the last year shows a very small deficiency. I have no doubt my next Return will not present a single defaulter.

So answers

*John Judkin Butler,*
Marshal of Dublin and Register of Pawnbrokers in Ireland,
No. 62, Upper Gardiner-street, Dublin.

The above Returns completed this 21st day of April 1838.

RETURNS from the CLERKS of the PEACE, City of *Dublin*.

A RETURN of the Names and Residences of all PAWNBROKERS in the City of *Dublin* who have lodged BONDS with the Town Clerks; together with the Names, Residences and Occupations of their Sureties, and the Dates of each such Bonds.

| NAMES AND RESIDENCES. | NAMES, RESIDENCES AND OCCUPATIONS OF SURETIES. | DATES OF BONDS. | OATH LODGED. |
|---|---|---|---|
| Richard Spring, Francis-street. | - - Samuel Smith, of Henry-street, Pawnbroker; John Spring, of Francis-street, Pawnbroker; and Thomas Murphy, 96, Coombe. | 30 Mar. 1811 | 30 Mar. 1811. |
| Patrick Campbell, 28, Chancery-lane. | - - William Parks, 19, Charlotte street; Thomas Sargant, 47, Upper Dorset-street; and Samuel Smith, 65, Back-lane. | 17 Apr. 1816 | 16 Apr. 1816. |
| Laurence Redmond, 116, Abbey-street. | - - Thomas Murphy, 96, Coomb; Samuel Smith, 49, Bishop-street; and Laurence Malone, 100, Bride-street. | 15 May 1817 | 24 Mar. 1815. |
| Peter Walsh, 118, Great Britain street. | - - Samuel Winter, 76, Great Britain-street, Hosier; Peter Keon, 124, Capel-st., Grocer; and William Dunn, 128, Great Britain-street. | 17 Apr. 1817 | 10 Apr. 1817. |
| Samuel Smith, 89, Capel-street. | - - Thomas Ewing, Wood Quay, Shoemaker; Robert Sherlock, 7, Patrick-street; and William Parks, of Charlotte-street. | – June 1818 | 4 Apr. 1818. |
| Stephen Parker, 2, St. Andrew-street. | - - Richard Montgomery, Rutland street; George Connor, Francis-street; and Samuel Neville, Stafford-street. | 25 Mar. 1818 | 25 Mar. 1819. |
| Robert Burrowes, 25, Denmark-street. | - - Edward Adams, 44, Nassau-street, Jeweller; Mary Anne Burrowes, 69, Charlemont-street, widow; and James Bell, Rose Vale, Raheny, Esquire. | 30 Mar. 1819 | 30 Mar. 1819. |
| Joseph Saunderson, 8, Cuffe-street. | - - Thomas M'Namara, 14, Usher's Quay, Auctioneer; Samuel Eades, 30, Golden-lane; and James O'Hara, 52, South King-street. | 10 June 1820 | 7 June 1820. |
| Prudence Henderson, 15, Montague-street. | - - Laurence Malone, 100, Bride-street; Samuel Smith, 89, Capel-street; and Christopher Connor, 28, Chancery-lane. | 23 Nov. 1820 | 13 Oct. 1820. |
| Thomas M'Namara, 52, Beresford-street. | - - Peter Walsh, 118, Great Britain-street; Thomas Harris, 43, Great Britain-street; and Michael Brennan, 67, Meath-street. | 25 Apr. 1828 | 24 Mar. 1821. |
| Peter Parks, 7, Kevin-street. | - - Samuel Smyth, 89, Capel-street; Thomas Murphy, 96, Coombe; and Thomas Murphy, 28, Chancery-lane. | 5 Apr. 1825 | No oath. |
| Christopher Wall, 18, Mary's Abbey. | - - Thomas Tracy, Mabbot-street; Christopher Hodgers, 167, Church-street; and John Scott, of Kildare, Hotel-keeper. | 27 Mar. 1818 | 26 Mar. 1818. |
| Michael Fahie, 8, Cuffe-street. | - - Thomas M'Namara, Thomas-street, Pawnbroker; John Pearson, 29, Denzille-street, Gentleman; and Joseph Saunderson, 8, Cuffe-street, Gentleman. | 24 Mar. 1828 | No oath. |
| Henry Boothe, 3, Essex Gate. | - - Samuel Smith, 8, Capel-street; William Thomas Ewing, 7, Wood Quay; and Charles Le Grange, 40, Upper Baggot-street. | 23 Mar. 1808 | 22 Mar. 1807. |



(*continued.*)

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RETURNS from the Clerks of the Peace, City of *Dublin*—continued.

| NAMES AND RESIDENCES. | NAMES, RESIDENCES AND OCCUPATIONS OF SURETIES. | DATES OF BONDS. | OATH LODGED. |
|---|---|---|---|
| Charles Marsh, 40, Golden-lane. | -- Laurence Redmond, Abbey-street, Pawnbroker; Jas. Moore, Eustace-street, Jeweller; and J. W. Cohen, Ormond Quay, Jeweller. | 13 Jan. 1832 | 9 Dec. 1831. |
| Patrick Gillespie, 65, Back-lane. | -- Patrick Campbell, Townsend-street, Pawnbroker; Patrick Carey, Dolier-street, Merchant Tailor; and Peter Byrne, Wellington Buildings, Hatmaker. | 13 Apr. 1830 | -- No oath lodged. |
| Thomas Fannin, jun. 59, Marlborough-street. | -- Abraham Briscoe, Rathmines; Thomas Fannin, sen., Rathmines. Gentleman; and Henry Fannin, of Mecklenburgh-street, Pawnbroker. | 1 May 1830 | -- No oath lodged. |
| Henry Williams, 5, Abbey-street. | -- William Braithwaite, 3, Dolier-street, Tailor; William F. Bentley, 37, Charlemont-street, Gentleman; and Thomas B. Muley, Kingston, Gentleman. | 1 Jan. 1831 | 30 Dec. 1830. |
| Michael Nowlan, 122, Upper Dorset-street. | -- Laurence Finn, Bishop-street, Brewer; Maurice Nowlan, Bride-street, Grocer; and Richard Finn, George's-lane, Publican. | 18 Feb. 1831 | 16 Feb. 1831. |
| William Brophy, 60, South Great Georges'-street. | -- William Collins, 95, Grafton-street, Shoemaker; Richard West Smith, 31, Exchequer-street, Silversmith; and James Gamble, Exchequer-street, Jeweller. | 24 Mar. 1831 | 23 Mar. 1831. |
| John Spring, Francis-street. | -- Michael Spring, Hotelawn, county Dublin, Gentleman; William Frederick Bentley, of Charlemont-street, Auctioneer; and Joseph Bagnall, 48, York-street, Gentleman. | 22 Mar. 1831 | 18 Mar. 1831. |
| David Fennell, 4, Meath-street. | -- James Lawler, Spitalfields, Merchant; Laurence Redmond, Abbey street, Pawnbroker; and Terrence Fennell, Meath-street, Gentleman. | 14 Apr. 1831 | 14 Apr. 1831. |
| Elizabeth M'Namara, Ashe-street. | -- James Rossiter, Usher's Quay, Merchant; John Clare, Ormond Quay, Merchant; and Samuel Smith, Henry-street, Pawnbroker. | 17 Jan. 1832 | 17 Dec. 1831. |
| Augustus Byrne, 16, Denzille-street. | -- Christopher Wall, Mary's Abbey, Pawnbroker; Patrick M'Donnell, Francis-street, Woollendraper; and John O'Neill, Cork-street, Tanner. | 24 Mar. 1832 | 22 Mar. 1832. |
| Michael Quinn, 76, Bride-street. | -- Arthur M'Kenna, Thomas-street; William Steele, Russell-place; and Robert Travers, Wentworth-place. | 20 June 1832 | 22 May 1832. |
| Walter Doorley, 153, Francis-street. | -- Augustus Byrne, 14, Denzille-street, Pawnbroker; Peter Doorley, Thomas street, Provision Merchant; and John Carey, James's-street, Provision Merchant. | 15 Oct. 1832 | 6 Oct. 1832. |
| Thomas Charles, 18, Ross-lane. | -- William Cummins, Great Ship street, Silversmith; Henry Charles, Stephen's-street; and Francis Rice, Meath-street, Baker. | 16 Apr. 1833 | 2 Apr. 1833. |
| Maurice Nowlan, 46, Nassau-street. | -- Laurence Finn, Bishop-street, Brewer; Joseph D. Mullen, Francis-street, Merchant; and Richard Finn, South Great George's-street, Vintner. | 27 Apr. 1833 | 22 Apr. 1833. |
| Patrick Walsh, Clampton-court. | -- John Mills, Middle Gardner-street, Notary Public; Thomas Murphy, of the Coombe, Pawnbroker; and Samuel Smith, of Henry-street, Pawnbroker. | 3 June 1833 | -- No oath lodged. |
| Francis Byrne, Great Britain-street. | -- Robert Scarlet, 11, Denmark-street; Alexander Speer Kerr, Rutland-square, Esq.; and Rodolphus Burke, Francis-street, Auctioneer. | 22 Oct. 1833 | 18 Oct. 1833. |
| John Pearson, Denzille-street. | -- Ambrose M'Garry, 1, Erria-street; John Barlow, Denzille-street; and John Fox, Denzille-street. | 14 Apr. 1834 | 20 Mar. 1834. |
| Thomas Smullen, 159, Church-street. | -- Joseph Denis Mullen, Francis-street; Christopher M'Auley, Temple Bar; and Thomas Murphy, of the Coombe. | 14 Apr. 1834 | 17 Mar. 1834. |
| Patrick Fennell, 16, Denzille-street. | -- Michael Nowlan, Nassau-street, Pawnbroker; Laurence Redmond, Aebby-street, Pawnbroker; and Terrence Fennell, Merrion Avenue. | 8 Dec. 1834 | 4 Dec. 1834. |
| Michael M'Garry, 3, Merrion-row. | -- Thomas White, 37, Cook-street; James Leickman, 3, Bow-street; and Bernard M'Garry, of Palmerstown. | 12 Apr. 1836 | 24 Mar. 1836. |
| Thomas M'Donnell, 18, Ross-lane. | -- James Finn, Bishop-street, Brewer; William Cummins, Ship-street, Silversmith; and William Frederick Bentley, of Charlemont-street. | 9 Apr. 1836 | 31 Mar. 1836. |

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RETURNS from the Clerks of the Peace, City of *Dublin*—continued.

| NAMES AND RESIDENCES. | NAMES, RESIDENCES AND OCCUPATIONS OF SURETIES. | DATES OF BONDS. | OATH LODGED. |
|---|---|---|---|
| James O'Gorman, 1, Mary's-lane. | -- John M'Kenna, Townsend-street, Provision Merchant; James Brady, Beresford-street, Silversmith; and William F. Bentley, Charlemont-street, Gentleman. | 22 June 1836 | No oath. |
| Samuel Dunne, 45, Mary-street. | -- Peter Dunne, Mary-street, Coachmaker; John Donnelly, Bride-street, Ironmonger; & James Mulholland, Horseman's-row, Factor. | 10 Oct. 1836 | 10 Oct. 1836. |
| John M'Garry, New-row, West. | -- James Gorman, Mary's-lane, Pawnbroker; William F. Bentley, of Charlemont-street; & Thomas Coffey, Shaw-street, Coppersmith. | 5 Nov. 1836 | 24 Oct. 1836. |
| Thomas Murphy, Exchequer-street. | -- Patrick Murray, North Brunswick-street, Brewer; James Coffey, North King's-street, Salesmaster; and Mathew Mooney, of Queen's-street, Salesmaster. | 25 Mar. 1837 | 25 Mar. 1837. |
| John Mullen, Winetavern-street. | -- Patrick Gillespie, South Great George's-street; William Crowe, Winetavern-street; and William Fitzpatrick, North King-street. | 20 Apr. 1837 | 18 Apr. 1837. |
| James Barnier, Great Longford-street. | -- Joseph Barnier, Anglesea-street; Benjamin J. Holebrook, Aungier-street; and Samuel Eades, of Clontarf. | 20 June 1837 | 15 Apr. 1837. |
| William Dunne, Phœnix-street. | -- William Ham, Queen-street, Timber-merchant; Joseph Bovey, Arran Quay, Seed-merchant; & James Simons, Pembroke Quay, Pawnbroker. | 6 July 1837 | No oath. |
| Patrick Walsh, Thomas-street. | -- Peter Byrne, Wellington-buildings; James Greene, Castle-street; and James Hanlon, Temple-lane. | 25 July 1837 | 30 June 1837. |
| James Summons, 29, Queen-street. | -- Henry Egglisa, Ellis's Quay, Gent.; Adam Mahood, Upper Bridge-street, Apothecary; and John Lee, Harcourt-place, Gentleman. | 11 Nov. 1837 | 20 Oct. 1837. |
| Nathaniel Halbert, 2, Corn-market. | -- John Verschayle, Camden-street, Parchment-manufacturer; Peter Downey, New-street, Timber-merchant; and James Lundy, New-street, Grocer. | 14 Nov. 1837 | 7 Nov. 1837. |

*Archer & Long*, Town Clerks,
City of Dublin.

## RETURNS from TREASURERS of COUNTIES.

RETURNS of the Names and Residences of all PAWNBROKERS who have lodged BONDS in the Offices of Treasurers of Counties; and the Names, Residences and Occupations of the Securities named in such Bonds, with the Dates of such Bonds; and also of the Names and Residences of all Appraisers, Valuators or Auctioneers who have lodged Bonds in their Offices, stating the Names, Residences and Occupations of their Sureties, and the Date of Bonds, pursuant to Act 26 Geo. 3, c. 43, s. 14.

### COUNTY OF ANTRIM.

PAWNBROKERS.

| NO. | NAMES OF PAWNBROKERS. | NAMES OF SURETIES. | RESIDENCES. | OCCUPATIONS OF SURETIES. | DATES OF BONDS. |
|---|---|---|---|---|---|
| 1 | James Bayley - | James Graffin - - | Belfast - - - | - - - - | 21 Oct. 1823. |
| | | James Mitchell - | ditto - - - | - - - - | - ditto. |
| | | Robert Gibson - | ditto - - - | - - - - | - ditto. |
| 2 | Michael Loughran | Edward Gibbon - | ditto - - - | - - - - | 25 Oct. 1823. |
| | | Felix Loughran - | ditto - - - | - - - - | - ditto. |
| | | Bernard Loughran - | ditto - - - | - - - - | - ditto. |
| 3 | James Bogan - | Martin Hughes - | ditto - - - | - - - - | 11 Dec. 1823. |
| | | Owen Bogan - - | ditto - - - | - - - - | - ditto. |
| | | James Magill - - | ditto - - - | - - - - | - ditto. |

 (*continued.*)

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County of Antrim:—Returns from Treasurers of Counties—*continued.*

| No. | Names of Pawnbrokers. | Names of Sureties. | Residences. | Occupations of Sureties. | Dates of Bonds. |
|---|---|---|---|---|---|
| | Pawnbrokers—*continued.* | | | | |
| 4 | William Gilbert | William Hamilton | Belfast | | 23 August 1824. |
| | | Francis Gilmore | ditto | | ditto. |
| | | Thomas Turney | ditto | | ditto. |
| 5 | John Johnston | Arthur Devlin | ditto | | 19 May 1825. |
| | | Thomas Bailey | ditto | | ditto. |
| | | Edward Cummins | ditto | | ditto. |
| 6 | Eleanor Moorcroft | Hugh Moorcroft | ditto | | 6 July 1825. |
| | | David Gillespie | ditto | | ditto. |
| | | Samuel Armour | ditto | | ditto. |
| 7 | John Birnie | | Straid, parish of Ballynure. | | 9 February 1828. |
| | | Samuel Logan | Straidnahannah, West Division of Carrickfergus. | Farmer | ditto. |
| | | Alexander Birnie | Straid, parish of Ballynure. | ditto | ditto. |
| | | William Stewart | ditto | ditto | ditto. |
| 8 | George Todd | Philip Pointon | Belfast | Delf & China-merch[t] | 3 October 1831. |
| | | George Cinnamond | ditto | Spirit-merchant | ditto. |
| | | Michael Bracegirdle | ditto | ditto | ditto. |
| 9 | John M'Cully | Arthur Devlin | ditto | Broker & Appraiser | 10 Sept. 1832. |
| | | Edward Cummins | ditto | Clerk & Spirit-dealer | ditto. |
| | | John Coulter | ditto | Accountant | ditto. |
| 10 | Benjamin A. Davison | | Durhamsland, parish of Donegore. | | 12 Sept. 1835. |
| | | Arthur Reid | Old Park, parish of Shankhill, otherwise Belfast. | Farmer | ditto. |
| | | John Moore | Templepatrick | Surgeon | ditto. |
| | | William Fulton | Standing-stone, Holestone. | Farmer | ditto. |
| 11 | Samuel Pelan | John Gillen | Lisburn | Merchant | 9 Dec. 1835. |
| | | Halliday Nelson | ditto | Innkeeper | ditto. |
| | | George Megany | ditto | ditto | ditto. |
| 12 | Jacob Bannister | Humphry Boyd | ditto | Merchant | 3 May 1837. |
| | | Thomas Gillespie | ditto | Woollendraper | ditto. |
| | | John Gillen | ditto | Merchant | ditto. |

*N. B.*—The Bonds lodged by the first six numbers had been delivered by the late Treasurer to the Town Clerk of Belfast, and this Return made, as relates to them, from a receipt left for them, which did not mention the occupation of the Sureties.

*Alexander Miller*, Treasurer.

Appraisers, &c.

| No. | Names of Appraisers and Auctioneers. | Names of their Sureties. | Residences. | Occupations of Sureties. | Dates of Bonds. |
|---|---|---|---|---|---|
| 1 | John Devlin | Robert Russell | Belfast | Watchmaker | 20 June 1826. |
| | | John Kane | ditto | Publican | ditto. |
| | | Michael Loughran | ditto | Pawnbroker | ditto. |
| 2 | John Byrne | James Anderson | ditto | Auctioneer & Valuator | 4 August 1829. |
| | | William Small | ditto | Merchant | ditto. |
| | | William Anderson | ditto | Cloth-dealer | ditto. |

9 February 1838.

*Alexander Miller*, Treasurer, County Antrim.

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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF ARMAGH.

| PAWNBROKERS. | | SECURITIES. | | |
|---|---|---|---|---|
| Names. | Dates and Residences. | Names. | Residences. | Occupations. |
| John Gallagher - | Armagh, 7 January 1820 | James Bennett - | Armagh - - | Merchant. |
| | | John Jones - - | Armagh - - | Auctioneer. |
| | | John Young - | Armagh - - | Stationer. |
| David Whitley - | Armagh, 21 February 1833 | John Jones - - | Armagh - - | Auctioneer. |
| | | Robert M'Clean - | Drumbee - - | Farmer. |
| | | Samuel Hinchey - | Tyrearly - - | Farmer. |
| Margaret M'Culla | Armagh, 23 February 1824 | Hugh M'Clean - | Derrycuhan - | Farmer. |
| | | James Starr - - | Armagh - - | Pawnbroker. |
| | | Nathaniel Simpson | Cavanagrove - | Gentleman. |
| Margaret Robinson | Armagh, 13 July - 1824 | Robert Caldwell - | Armagh - - | Innkeeper. |
| | | Simon Reilly - | Drummond - | Farmer. |
| | | John Jones - - | Armagh - - | Auctioneer. |
| Alexander Gibson | Armagh, 24 May - 1826 | William Dobbin - | Ternascobe - | Farmer. |
| | | Samuel Hinchey - | Tyrearly - - | Farmer. |
| | | Joseph Morrow - | Creeverow - | Farmer. |
| Robert Hazelton | Lurgan, 17 April - 1828 | Matthew Wells - | Lurgan - - | Watchmaker. |
| | | John Cullen - | Armagh - - | Watchmaker. |
| | | Robert Trail - | Lurgan - - | Woollendraper. |
| James Turkington, jun. | Lurgan, 6 March - 1830 | James Turkington, sen. - - | Annalorst - - | Farmer. |
| | | William Johnston - | Lurgan - - | Merchant. |
| | | Dunlop Moore - | Lurgan - - | Saddler. |
| Francis Gray - | Markethill, 17 November 1831 | Robert Gray - | Markethill - | Innkeeper. |
| | | John Acheson - | Killycarne - | Farmer. |
| | | John Mulligan - | Ednakennedy - | Farmer. |
| Matthew Wells - | Lurgan, 29 October 1833 | John Cullen - | Armagh - - | Watchmaker. |
| | | George Macartney | Armagh - - | Dentist. |
| | | Philip Keenan - | Armagh - - | Innkeeper. |
| Robert Robinson - | Tandragee, 10 September 1834 | Patrick Corvan - | Armagh - - | Grocer. |
| | | George Macartney | Armagh - - | Watchmaker. |
| | | John Jones - - | Armagh - - | Auctioneer. |
| Alexander Still - | Newtownhamilton, 14 October 1835 | John O'Neill - | Newtownhamilton | Farmer. |
| | | John Mulligan - | Armagh - - | Publican. |
| | | William Campbell - | Ballybrawly - | Auctioneer. |
| Margaret Lindsay | Charlemont, 12 April - 1836 | Thomas Farnan - | Armagh - - | Innkeeper. |
| | | Thomas Healy - | Armagh - - | Dealer. |
| | | Francis Magill - | Armagh - - | Architect. |
| Alexander Starr - | Armagh, 7 April - 1837 | James Bennett, sen. | Armagh - - | Merchant. |
| | | John Conry - - | Armagh - - | Grocer. |
| | | Robert Caldwell - | Armagh - - | Grocer. |
| Margaret Starr - | Armagh, 13 June - 1837 | John Conry - - | Armagh - - | Grocer. |
| | | James Bennett, jun. | Armagh - - | Tanner. |
| | | Charles Keys - | Armagh - - | Baker. |

14 February 1838. *Acheson St. George,* Treasurer.

## COUNTY OF CARLOW.

Sir, Carlow, 30 January 1838.

I BEG to acknowledge the receipt of your letter of the 29th instant, and to acquaint you, for the information of his Excellency the Lord Lieutenant, that there have been no Bonds of Pawnbrokers, Appraisers, Valuators or Auctioneers ever lodged in my office.

I have, &c.

*J. H. Whelan,*
Treasurer, County Carlow.

T. Drummond, Esq.
&c. &c. &c.
Dublin Castle.



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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF CAVAN.

| Dates of Bonds. | Names of Pawnbrokers. | Residences. | Names of Securities. | Residences and Occupations. |
|---|---|---|---|---|
| 6 Nov. - 1832 | Wm. M'Fadden | Cootehill - | James Jameson - | - - Fortview near Cootehill, Gentleman. |
| | | | Samuel M'Fadden | Cootehill, Farmer. |
| | | | Thomas Jebb - | Cootehill, Shopkeeper. |
| 5 Nov. - 1833 | John Brady - | Cavan - - | William Johnston - | Cavan, Printer. |
| | | | James Moore - | Ballymacroo, Gent. |
| | | | John Brady - - | Drumkeen, Schoolmaster. |
| 17 May - 1836 | Charles Maguire | Belturbet - | Pat. Delacy - - | Kilsub, Farmers. |
| | | | Hugh Maguire - | |
| | | | James Maguire - | Cavan, Publican. |
| 21 Feb. - 1837 | Samuel Fisher - | Cootehill - | Benjamin Little - | - - All of Cootehill, Gentlemen. |
| | | | James Woods - | |
| | | | Patrick Tully - | |
| 4 March 1837 | James White - | Cootehill - | William Clarke - | Cootehill, Innkeeper. |
| | | | Samuel M'Fadden | Cootehill, Farmer. |
| | | | William Stewart - | Cootehill, M. D. |

*N. B.*—No Bonds of Appraisers, Valuators or Auctioneers lodged in this office, under the said Act or any other Act.

Cavan,
2 February 1838.

*W. Erskine,*
Treasurer, County Cavan.

## COUNTY OF CLARE.

| PAWNBROKERS' | | SECURITIES' | | | Dates |
|---|---|---|---|---|---|
| Names. | Residences. | Names. | Residences. | Occupations. | of Bonds. |
| Mort. Shannon | Tulla - | Solomon Frost - | Ellen-st. Limerick | Coach Proprietor | 12 January 1835. |
| | | Robert Frost - | Broad st. Limerick | Linendraper - | |
| | | Maurice Scanlon | Ellen-st. Limerick | Architect - - | |
| John Doyle - | Killaloe - | Wm. St. Laurence | Limerick - - | Hatter - - | 25 June 1835. |
| | | Michael Kelly - | Limerick - - | Pawnbroker - | |
| | | James M'Namara | Limerick - - | Merchant - | |
| Michael Byrne | Clare - | John Patterson - | Clare - - | Householder - | 12 October 1836. |
| | | Henry Grant - | Ennis - - | Householder - | |
| | | John Finucane - | Ennis - - | - Serjeant, Clare Militia Staff - | |

*Charles Mahon,*
Treasurer, County Clare.

| APPRAISERS', VALUATORS' OR AUCTIONEERS' | | SURETIES' | | | Dates |
|---|---|---|---|---|---|
| Names. | Residences. | Names. | Residences. | Occupations. | of Bonds. |
| None. | — | — | — | — | — |

*Charles Mahon,*
Treasurer, County Clare.

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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF CORK.

| Dates of Bonds. | Names of Pawnbrokers. | Residences of Pawnbrokers. | Names of Securities. | Residences of Securities. | Occupations of Securities. |
|---|---|---|---|---|---|
| 15 July - 1819 | Mary Roberts - | Mallow - | Thomas Garrant - | Mallow - | Gentleman. |
| | | | Mary Mason - | Mallow - | Shopkeeper. |
| | | | Thomas Roberts - | Mallow - | Gentleman. |
| 27 Dec. - 1819 | John M'Donald | Dunmanaway | Michael Crowly - | Dunmanaway | Farmer. |
| | | | Robert Bridges - | Dunmanaway | Gauger. |
| | | | Corn. Collins - | Dunmanaway | Publican. |
| 23 Oct. - 1822 | William Bennett | Clonakilty | George Harris - | Bandon - | Shopkeeper. |
| | | | Thomas Bennett - | Bandon - | Pawnbroker. |
| | | | James Connell - | Bandon - | Publican. |
| 24 Dec. - 1822 | William Denny - | Mallow - | Homan Haynes - | Mallow - | Gentleman. |
| | | | Isaac Jones - | Ballymagooly - | Farmer. |
| | | | Charles Haynes - | Mallow - | Gentleman. |
| 29 Jan. - 1823 | Fred. Bourke - | Mallow - | John Quaine - | Mallow - | Gentleman. |
| | | | Kingsmill Brady - | Mallow - | Gentleman. |
| | | | Richard Barrett - | Mallow - | Gentleman. |
| 13 Aug. - 1823 | J. W. H. Haines | Mallow - | Maurice Connell - | Mallow - | Shopkeeper. |
| | | | John Lynch - | Mallow - | Gentleman. |
| | | | John Quaine - | Mallow - | Tanner. |
| 12 Jan. - 1824 | Andrew & William Waugh - | Clonakilty | William Phipps - | Clonakilty - | Shopkeeper. |
| | | | Joseph Morgan - | Cork - | Leather-merchant. |
| | | | John Lyons - | Cork - | Merchant. |
| 30 March 1824 | Ellen O'Neil - | Fermoy - | John Barrett - | Youghal - | Auctioneer. |
| | | | Daniel Sullivan - | Cork - | Coal-merchant. |
| | | | John Prendergast - | Youghal - | Coal-merchant. |
| 6 April 1824 | George Harris - | Bandon - | George Harris, jun. | Bandon - | Clothier. |
| | | | Robert Fuller - | Bandon - | Clothier. |
| | | | Joseph Fuller - | Bandon - | Farmer. |
| 23 April 1824 | Rowland & William Long | Cove - | Thomas Long - | Cork - | Chandler. |
| | | | Thomas Jameson - | Cork - | Gentleman. |
| | | | Edward Long - | Cork - | Gentleman. |
| | | | Robert Grimwith - | Cork - | Gentleman. |
| 30 May - 1824 | John M'Carthy - | Skibbereen | James W. Daniel - | Cork - | Gentleman. |
| | | | Thomas Busteed - | Cork - | Gentleman. |
| | | | William Rumney - | Cork - | Gentleman. |
| 13 Feb. - 1826 | Arthur Sheppard | Kanturk - | Thomas Shearman | Kanturk - | Gentleman. |
| | | | John Homan - | Clonribbon - | Gentleman. |
| | | | John Harding - | Kanturk - | Gentleman. |
| 16 June - 1826 | David Shanahan | Fermoy - | Michael Barry - | Fermoy - | Gentleman. |
| | | | Michael Shanahan | Fermoy - | Gentleman. |
| | | | William Shanahan | Fermoy - | Shopkeeper. |
| 20 Oct. - 1826 | John M'Craith - | Mitchelstown | John Buckley - | Mitchelstown | Gentleman. |
| | | | William Johnson - | Cork - | Gentleman. |
| | | | Richard Touhy - | Cork - | Tanner. |
| 30 Oct. - 1826 | George Sandham | Charleville | Robert Fetherstone | Kilmaceans - | Farmer. |
| | | | John Mann - | Kilmaceans - | Gentleman. |
| | | | John Barry - | Buttevant - | Gentleman. |
| 2 Dec. - 1826 | T. Smallman, jun. | Buttevant | T. Smallman, sen. - | Buttevant - | Gentleman. |
| | | | Nicholas Low - | Gurraneard - | Gentleman. |
| | | | James Low - | Gurraneard - | Gentleman. |
| 1 Jan. - 1827 | Catherine Walsh | Fermoy - | Michael Ryan - | Fermoy - | Publican. |
| | | | James Riordan - | Fermoy - | Shopkeeper. |
| | | | Michael Colberts - | Fermoy - | Gauger. |
| 29 Jan. - 1828 | Margaret Magrath | Mitchelstown | William O'Regan - | Cork - | Painter. |
| | | | John Buckley - | Mitchelstown | Shopkeeper. |
| | | | John Norris - | Cork - | Shopkeeper. |
| 18 Feb. - 1828 | W. B. Williams - | Mallow - | Homan Haynes - | Mallow - | Gentleman. |
| | | | Edward Callaghan | Mallow - | Shopkeeper. |
| | | | Stephen Williams - | Mallow - | Dyer. |
| 23 May - 1828 | Edward Slattery | Mallow - | John Quaine - | Mallow - | Shopkeeper. |
| | | | John Ahern - | Mallow - | Shopkeeper. |
| | | | Kingsme Brady - | Mallow - | Shopkeeper. |
| 4 Oct. - 1828 | M. O'Connell - | Mallow - | Hercules Jones - | Mallow - | Shopkeeper. |
| | | | George Downing - | Mallow - | Shopkeeper. |
| | | | Piere Mansfield - | Mallow - | Gentleman. |
| 12 Jan. - 1829 | Richard Rawleigh | Charleville | John Ebril - | Limerick - | Skin & Feather merchant. |
| | | | Edmund Ryal - | Limerick - | Skin & Feather-merchant. |
| | | | John Lacy - | Limerick - | Hardware-merchant. |
| 25 March 1829 | W. Fitzgibbon - | Buttevant | Mathew Geran - | Cork - | Gentleman. |
| | | | James Dennison - | Cork - | Tobacconist. |
| | | | James Cremin - | Cork - | Wine-merchant. |



(*continued.*)

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County of Cork :—Returns from Treasurers of Counties—*continued.*

| Dates of Bonds. | Names of Pawnbrokers. | Residences of Pawnbrokers. | Names of Securities. | Residences of Securities. | Occupations of Securities. |
|---|---|---|---|---|---|
| 1 Oct. - 1829 | John Wiseman - | Macroom - | William Leddy - | Macroom - - | Tailor. |
| | | | Adam Harris - | Cork - - - | Shopkeeper. |
| 2 April - 1830 | W. E. Roger & Emanuel Helen | Nelson Place, Cork - - | John Hammet - | Cork - - - | Couchmaker |
| | | | Joseph Helen - | Cork - - - | Shopkeeper. |
| | | | Robert Helen - | Cork - - - | Shopkeeper. |
| 2 April - 1830 | William Jannin - | Bantry - - | William Allen - | Cork - - - | Gentleman. |
| | | | Thomas Ross - | Cork - - - | Baker. |
| | | | James Sheehy - | Cork - - - | Publican. |
| 6 April - 1830 | John O'Keeffe - | Skibbereen - | Richard Donovan | Cork - - - | Shopkeeper. |
| | | | John Mahony - | Cork - - - | Builder. |
| | | | John O'Neil - | Cork - - - | Builder. |
| 23 Oct. - 1830 | Dennis Downing | Fermoy - - | James Riordan - | Fermoy - - | Shopkeeper. |
| | | | John Carroll - | Fermoy - - | Shopkeeper. |
| | | | John Sisk - - | Castle Hyde - | Farmer. |
| 28 May - 1831 | Catherine Walsh | Mitchelstown - | Robert Baylor - | Fermoy - - | Shopkeeper. |
| | | | Thomas Garland - | Fermoy - - | Gentleman. |
| | | | Michael Mariga - | Fermoy - - | Writing Clerk. |
| 15 July - 1831 | John Drew - | Cove - - | John Lyons - - | Cove - - - | Gentleman. |
| | | | James Cahill - | Cove - - - | Shopkeeper. |
| | | | W. Moore Drew - | Cove - - - | Gentleman. |
| 20 Aug. - 1832 | Edward Long - | Cove - - | Thomas Long - | Cove - - - | Gentleman. |
| | | | Rowland Long - | Cork - - - | Chandler. |
| | | | George Thoroton - | Cork - - - | Shopkeeper. |
| 15 Nov. - 1832 | James Ryan - | Buttevant - | John Robertson - | Cork - - - | Cabinet-maker. |
| | | | John Anderson - | Cork - - - | Hatter. |
| | | | Edward Harrington | Cork - - - | Tailor. |
| 6 April 1833 | William Waugh | Cove - - | Thomas Long - | Cork - - - | Gentleman. |
| | | | Edward Long - | Cork - - - | Shopkeeper. |
| | | | William Phipps - | Cork - - - | Shoemaker. |
| 8 Oct. - 1833 | Thomas Bennett & Daniel Sullivan | Clonakilty - | William Holland - | Cork - - - | Shopkeeper. |
| | | | Robert Halton - | Cork - - - | Shopkeeper. |
| | | | John Halton - | Cork - - - | Shopkeeper. |
| 26 Nov. - 1833 | Dorah Kingston | Bandon - - | James Dawson - | Bandon - - | Tanner. |
| | | | William Dawson - | Cork - - - | Woollendraper. |
| | | | William C. Sullivan | Bandon - - | Tanner. |
| 1835 | Andrew Waugh & Richard Waugh | Clonakilty - | William Phipps - | Cork - - - | Cordwainer. |
| | | | Andrew Waugh - | Cork - - - | Victualler. |
| | | | Edward Long - | Cove - - - | Pawnbroker. |
| 24 Sept. 1836 | James Donoughue | Ross Carbery - | Bryen Gallway - | Cork - - - | Writing Clerk. |
| | | | Michael Donovan - | Cork - - - | Writing Clerk. |
| | | | Andrew M'Carty - | Cork - - - | Gentleman. |
| 30 Aug. - 1837 | John Abbot - | Skibbereen - | George Harris - | Baodon - - | Shopkeeper. |
| | | | Daniel Sullivan - | Clonakilty - - | Shopkeeper. |
| | | | James Ryan - | Cork - - - | Shopkeeper. |
| 26 Sept. 1837 | Mary Ann Long | Cove - - | Andrew Waugh - | Cork - - - | Victualler. |
| | | | John Waugh - | Cork - - - | Victualler. |
| | | | Andrew Waugh - | Clonakilty - - | Pawnbroker. |

One only Auctioneer and Appraiser has lodged Bonds with the Treasurer of the County of *Cork.*

| Date of Bonds. | Name of the Auctioneer. | Residence of Auctioneer. | Names of Securities. | Residences of Securities. | Occupations of Securities. |
|---|---|---|---|---|---|
| 31 Oct. - 1825 | William Peyton | Bandon - - | Thomas Bennett - | Bandon - - | Gentleman. |
| | | | Joseph Bennett - | Bandon - - | Gentleman. |
| | | | William Moriarty - | Bandon - - | Gentleman. |

24 February 1838.

*James Delawar,*
Treasurer, County Cork.

## COUNTY OF DONEGAL.

None found.

2 February 1838.

*Francis Mansfield,*
Treasurer, County Donegal.

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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF DOWN.

| Names of Pawnbrokers. | Residences. | Names of Securities. | Residences. | Occupations. | Dates of Bonds. |
|---|---|---|---|---|---|
| Thomas Hampton | Downpatrick | John Hampton | Bleary | Farmer | 19 May 1823 |
| | | James Hampton | Clare | Farmer | |
| | | George Hampton | Anaghanoon | Farmer | |
| Thomas Miscamble | Newtownards | John Miscamble | Newtownards | Woollendraper | 28 Sept. 1824 |
| | | James Miscamble | Ballymacarret | Grocer | |
| | | John Spence | Hollywood | Publican | |
| Samuel Bradberry | Banbridge | James Phenix | Maze | Farmer | 8 January 1827 |
| | | George Bradberry | Maze | Farmer | |
| | | William Briggs | Maze | Gentleman | |
| Gardner Miscamble | Donaghadee | Thomas Miscamble | Newtownards | Pawnbroker | 13 Nov. 1827 |
| | | John Robinson | Hollywoodhills | Farmer | |
| | | John M'Allister | Newtownards | Innkeeper | |
| Henry Best | Dromore | Hu. Battersby | Dromore | Baker | 31 Dec. 1828 |
| | | Hu. Mathers | Dromore | Innkeeper | |
| | | George Ross | Dromore | Innkeeper | |
| John Robinson | Downpatrick | James Robinson | Ballykeel | Farmer | 27 April 1829 |
| | | Thomas Miscamble | Newtownards | Pawnbroker | |
| | | Hu. Rea | Killeen | Farmer | |
| James Ross | Donaghadee | Francis M'Clelland | Belfast | Gentleman | 26 October 1829 |
| | | James Magill | Belfast | Gentleman | |
| | | Thomas Yelton | Belfast | Gentleman | |
| David Patton | Dromore | John Killips | Ballydavey | Farmer | 1 Dec. 1831 |
| | | Thomas Miscamble | Newtownards | Pawnbroker | |
| | | Thomas Patton | Ballygrot | Farmer | |
| James Savage | Rathfryland | Henry Turnly | Newry | Merchant | 6 Feb. 1832 |
| | | John Savage | Lurgancanty | Gentleman | |
| | | James Savage | Newry | Master-mariner | |
| Alex. M'Connell | Newtownards | John M'Connell | Ballyrainey | Farmer | 13 April 1832 |
| | | John Gunning | Ballyrainey | Farmer | |
| | | Alexander M'Night | Crawfordsburn | Farmer | |
| Henry Kelly | Banbridge | Abigail Sorby | Lisburn | Grocer | 5 October 1832 |
| | | John Sorby | Lisburn | Cabinet-maker | |
| | | Henry Kelly | Lisburn | Shuttle-maker | |
| William Johnston | Warrenpoint | Alexander Canning | Newry | Merchant | 18 October 1832 |
| | | Alexander Postly | Newry | Rope-manufacturer | |
| | | Thomas King | Newry | Merchant | |
| Henry M'Namara | Downpatrick | George Hampton | Clare | Farmer | 30 March 1833 |
| | | William M'Cune | Downpatrick | Gentleman | |
| | | John M'Kee | Downpatrick | Farmer | |
| James Y. Young | Downpatrick | James Young | Granshaw | Farmer | 16 April 1833 |
| | | Alexander Young | Granshaw | Farmer | |
| | | John Young | Granshaw | Farmer | |
| Alexander Miller | Bangor | Joseph Miller | Conlig | Gentleman | 4 June 1833 |
| | | William Whitla | Ballyvernon | Gentleman | |
| | | Joseph Miller | Bangor | Gentleman | |
| Hugh Seeds | Dromore | William Mussen | Ballymullan | Farmer | 18 Sept. 1833 |
| | | Richard Mussen | Ballymullan | Farmer | |
| | | Arthur Mussen | Ballymullan | Farmer | |
| John Ferguson | Donaghadee | Nathaniel Magee | Donaghadee | Farmer | 9 October 1834 |
| | | James Ross | Donaghadee | Pawnbroker | |
| | | Alexander Biers | Donaghadee | Farmer | |
| Dowling & O'Neill | Banbridge | William Russell | Cupagh | Linen-merchant | 24 Nov. 1834 |
| | | A. M'Aravey | Banbridge | Cabinet-maker | |
| | | William M'Niece | Ballykeel | Gentleman | |
| John Jacobson | Ballymacarret | William Shields | Belfast | Tailor | 8 June 1835 |
| | | William Jacobson | Belfast | Gentleman | |
| | | Hustings Duprey | Belfast | Coachmaker | |
| William M'Clelland | Banbridge | James Sprott | Banbridge | Tallow-chandler | 31 Dec. 1835 |
| | | Robert Hamilton | Banbridge | Merchant | |
| | | Robert M'Clelland | Banbridge | Merchant | |
| George Hampton | Dromore | John Hampton | Bleary | Farmer | 29 March 1836 |
| | | John Whaley | Anaghanoon | Farmer | |
| | | Henry M'Namara | Downpatrick | Pawnbroker | |
| James M'Roberts | Rathfryland | James Hutton | Newry | Pawnbroker | 16 June 1837 |
| | | Richard Harcourt | Newry | Pawnbroker | |
| | | David Todd | Newry | Merchant | |

There are not any Bonds lodged in the Treasurer's Office from Appraisers, Valuators or Auctioneers, pursuant to the 31st section of the 26th Geo. 3, c. 43.

3 February 1838. *J. G. Waddell*, Treasurer of County Down.



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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF DUBLIN.

Sir, Office, 4, North Frederick-street, 30 January 1838.

IN reply to your letter of the 29th instant, transmitting to me (by the command of the Lord Lieutenant) a copy of an Order of the House of Commons, dated 22d instant, signifying his Excellency's desire that I should forthwith furnish you with Returns in duplicate of the Names and Residences of all Pawnbrokers who have lodged Bonds in my office, with the Names, Residences and Occupations of the Sureties named in such Bonds, with the Dates of such Bonds, pursuant to the Act passed in the Parliament of Ireland in the 26th Geo. 3, c. 43, s. 14: and of the Names and Residences of all Appraisers, Valuators or Auctioneers who have lodged Bonds in my office, stating the Names, Residences and Occupations of their Sureties, and the Date of Bonds, pursuant to the 31st section of said Act:

I beg leave to state, that there have not been any such Bonds as above-mentioned lodged in my office.

I have, &c.
*Arthur Baker.*

To T. Drummond, Esq. &c. &c. &c.
Dublin Castle.

## COUNTY OF FERMANAGH.

IN answer to the Order of the House of Commons, of the 22d January 1838, I have to state, that there have not been any Bonds lodged in my office by Pawnbrokers, Appraisers, Valuators or Auctioneers.

Enniskillen, 2 February 1838.

*William Hassard,*
Treasurer, County Fermanagh.

## COUNTY OF GALWAY.

| Names of Pawnbrokers. | Residences of Pawnbrokers. | Names, Residences and Occupations of Securities. | | Dates of Bonds. |
|---|---|---|---|---|
| Honora Shannon - | Town of Gort, in the County of Galway | James Burns, of Ennis, County of Clare - | Gentleman | 6 Dec. 1833. |
| | | Charles O'Connell, of Ennis, County of Clare - | ditto - | 6 Dec. 1833. |
| | | Thomas Hynes, of Ennis, County of Clare - - | Merchant | 6 Dec. 1833. |
| John Mangan - | Of Tuam, in the County of Galway | John Loughan, of Bohesmore, Town of Galway | Innkeeper | 16 Feb. 1835. |
| | | Thomas Gilmore, of Mainguard-street, Town of Galway - - - | Grocer - | 16 Feb. 1835. |
| | | Thomas Sweeney, of Cross-street, Town of Galway | Shopkeeper | 16 Feb. 1835. |
| Peter Moclare - | Of Ballinasloe, in the County of Galway | John Costello, of the Town of Galway - - - | ditto - | 15 Dec. 1835. |
| | | William Walsh, of the Town of Galway - | ditto - | 15 Dec. 1835. |
| | | Michael Walsh, of the Town of Galway - | ditto - | 15 Dec. 1835. |
| Michael Lyons & James Lyons. | Of Ballinasloe, in the County of Galway - | John Lyons, of Attymore, County of Galway - | Farmer - | 28 Mar. 1835. |
| | | John Costello, of Dominick-street, Town of Galway - - - | Shopkeeper | 28 Mar. 1835. |
| | | John Tierney, of William-street, Town of Galway | ditto - | 28 Mar. 1835. |
| Edward Roe - | Of Ballinasloe, in the County of Galway | Timothy Murray, of Abbey-gate-street, Town of Galway - - - | Merchant | 16 Mar. 1836. |
| | | Patrick Hughes, of Quay-street, Town of Galway | ditto - | 16 Mar. 1836. |
| | | William Kenny, of Ballinasloe, County of Galway - - - - | Shopkeeper | 16 Mar. 1836. |

There have not been any Bonds lodged for Appraisers, Valuators or Auctioneers in the Treasurer's Office.

*John O'Hara,*
Treasurer, County Galway.

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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF KERRY.

| Names and Residences of Pawnbrokers. | Names and Residences and Occupations of Securities. | Dates of Bonds. |
|---|---|---|
| | PAWNBROKERS. | |
| Alexander Tidmarsh, of Killarney. | - - Francis Tidmarsh, of Ballymullen, near Tralee, gentleman; Edward Hickson and John Hickson, both of Tralee, shopkeepers. | 18 October 1827. |
| Arthur O'Leary, of Killarney. | - - Thomas O'Leary, of Tralee, cloth-merchant; Philip O'Leary, of Castle-island, M. D.; and Denis O'Leary, Ahadoe, near Killarney, farmer. | 23 May - 1831. |
| William C. Hartnett, Listowell. | - - Michael M'Enerny, of Newcastle, county Limerick, silk-mercer; John Dowlin, of Newcastle, county Limerick, cloth-merchant; John R. Phayer, of Newcastle, county Limerick, apothecary. | 19 July - 1831. |
| | APPRAISERS, VALUATORS OF AUCTIONEERS. None. | |

2 February 1838.

*Peter Thompson,*
Treasurer, County Kerry.

## COUNTY OF KILDARE.

| Pawnbrokers. | Sureties. | | Dates of Bonds. |
|---|---|---|---|
| Christopher Baily, of Athy - - - | - - Colclough Greene, of Athy, gentleman; William Kelly, of Athy, gentleman; Michael Wall, of Atby, shopkeeper - - - - - | In £.100 each | 5 April - 1831 |
| John Rooney, of Athy | - - Patrick Rooney, of Harristown, in the Queen's County, farmer; Michael Rooney, of Harristown, in the Queen's County, farmer; Peter Rooney, of Harristown, in the Queen's County, farmer - - - - | In £.100 each | 16 January 1835. |
| Ephraim Farrell, of Nans - - - | - - Anthony Willis, of Upper Ormond Quay, Dublin, silversmith; John Kerr, of Summerhill Parade, Dublin, gentleman; John Dickinson, of South Great George's-street, Dublin, gold-beater - - - - - - | In £.100 each | 25 May - 1836. |

The above are the only Bonds of any description that have been lodged in my Office.

8 February 1838.

*Rob. Rawson,*
Treasurer, County Kildare.

## COUNTY OF KILKENNY.

County Treasurer's Office, Kilkenny,
15 February 1838.

Sir,

I DULY received your letter dated the 29th ultimo, enclosing a copy of an Order of the House of Commons, requiring certain Returns to be furnished by me; in reply, I beg to say that no Bonds or Securities of Pawnbrokers or Appraisers have been lodged with me since I came into office; I beg also to state that I have no documents of my predecessors to enable me to furnish the Returns called for.

I have, &c.
*Redmond Reade,* Treasurer.

T. Drummond, Esq. &c. &c. &c.



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RETURNS from Treasurers of Counties—*continued.*

## KING'S COUNTY.

| Names and Residences of Pawnbrokers. | Names of Securities. | Residences of Securities. | Occupations of Securities. | Dates of Bonds. |
|---|---|---|---|---|
| Henry Whitesides, Tullamore - | William Pilkington | Clymore, County Galway. | Esquire - | 27 April 1824. |
| | William Whitesides | Clymore, County Galway. | Gentleman - | |
| | Samuel Mahon - | Tyrrellspass, County Westmeath. | Gentleman - | |
| Margaret Denison, Birr - - - | John Murphy - | Birr - - - | Shopkeeper - | 10 Oct. 1825. |
| | Edward Denison - | Birr - - - | Shopkeeper - | |
| | Edward Harte - | Birr - - - | Tanner - | |
| Michael Maddan, Birr - - - | William Maddan - | Birr - - - | Shopkeeper - | 12 June 1826. |
| | John Cavanagh - | Birr - - - | Woolcomber | |
| | Martin Maddan - | Boolinarig - - | Farmer - | |
| Edward Denison, Birr - - - | William Burke - | Birr - - - | Gentleman - | 2 March 1830. |
| | Patrick Davin - | Whiteford - - | Gentleman - | |
| | Denton Hemsworth | Birr - - - | Appraiser - | |
| Elias Malone, Birr | Thomas Carroll - | Banagher - - | Pawnbroker - | 27 July 1830. |
| | Martin Molloy - | Birr - - - | Shopkeeper - | |
| | Peter Malone - | Clennough, Tipperary. | Farmer - | |
| Thomas Carroll, Banagher - - | Patrick Carroll - | Birr - - - | Shopkeeper - | 27 April 1830. |
| | Thomas Lister - | Birr - - - | Gentleman - | |
| | Michael Maddan - | Birr - - - | Pawnbroker - | |
| Patrick Carroll, Birr | Thomas Carroll - | Banagher - - | Pawnbroker - | 8 Sept. 1831. |
| | Joseph Carroll - | Roscrea - - | Wool-manufr | |
| | Hugh Madden - | Birr - - - | Woolcomber | |
| Laurence Mackey, Tullamore - - | Michael Cusick - | Killourney - - | Farmer - | 17 Feb. 1832. |
| | Thomas Deeban - | Banagher - - | Shopkeeper - | |
| | John Wilson - | Gernal - - | Farmer - | |
| Henry Jones, Edenderry - - | John Walker - | Tullamore - - | Publican - | 25 May 1833. |
| | James Clarke - | Gallen - - | Collector - | |
| | Thomas Hackett - | Ballydaly - - | Farmer - | |
| Patrick Carroll, Birr | Simon Treacy - | Birr - - - | Gentleman - | 19 Nov. 1833. |
| | Stephen Woods - | Birr - - - | Grocer - | |
| | Denton Hemsworth | Birr - - - | Appraiser - | |
| Daniel Carroll, Tullamore - - | Elias Malone - | Birr - - - | Pawnbroker - | 6 Nov. 1835. |
| | Patrick Carroll - | Birr - - - | Pawnbroker - | |
| | Michael Madden - | Birr - - - | Pawnbroker - | |
| Edward M'Cann, Tullamore - - | Eyre Dunne - | Tullamore - - | Gentleman - | 3 Oct. - 1836. |
| | Laverock Dunne - | Tullamore - - | Doctor of Medicine. | |
| James Carroll, Banagher - - | Michael Egan - | Tullamore - - | Shopkeeper - | 13 Dec. 1836. |
| | Dennis Egan - | Birr - - - | Gentleman - | |
| | William Rourke - | Birr - - - | Shopkeeper - | |
| | Denton Hemsworth | Birr - - - | Appraiser - | |

19 February 1838.

*J. F. Armstrong,*
Treasurer, King's County.

| Names and Residences of Appraisers. | Names of Securities. | Residences of Securities. | Occupations of Securities. | Dates of Bonds. |
|---|---|---|---|---|
| William Whitfield, Tullamore - - | Francis Whitfield - | Curraghmore - | Gentleman - | 31 Jan. 1828. |
| | Thomas Stanley - | Gurteen - - | Farmer - | |
| | William Whitesides | Clymore, County Galway. | Gentleman - | |
| Denton Hemsworth, Birr - - - | Edward Denison - | Birr - - - | Shopkeeper - | 9 Feb. 1828. |
| | Samuel Cosgriff - | Birr - - - | Cabinet-maker | |
| | Michael Madden - | Birr - - - | Pawnbroker - | |

19 February 1838.

*J. F. Armstrong,*
Treasurer, King's County.

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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF LEITRIM.

| PAWNBROKERS, &c. | APPRAISERS, VALUATORS OR AUCTIONEERS, &c. |
|---|---|
| None. | None. |

*T. Nisbett,*
Treasurer, County Leitrim.

## COUNTY OF LIMERICK.

| No. | Pawnbrokers' Names. | Residences. | Dates of Bonds. | Amount of Bonds. | Securities' Names. | Residences. | Occupations. |
|---|---|---|---|---|---|---|---|
| | | | | £. | | | |
| 1 | Patrick Nevill - | Newcastle - | 1834: Feb. 20 | 300 | John Sweeny - | Newcastle - | Cloth-merchant. |
| | | | | | Hodge Sweeny - | - ditto - - | Grocer. |
| | | | | | William Cronin - | - ditto - - | Gentleman. |
| 2 | John Gearen - | Kilfinnan - | Sept. 15 | 300 | William Oliver - | Spa Hill - | Esquire. |
| | | | | | Edward Spaight | Limerick - | Shopkeeper. |
| | | | | | Richard Earngy | Stagdale - | Esquire. |
| 3 | John Latchford & Co. | Rathkeal - | Nov. 4 | 300 | Geo. M. Goggin | Shannon View. | |
| | | | | | John Bunton - | Limerick. | |
| | | | | | Geo. R. Crow - | - ditto. | |
| 4 | Patrick O'Donell | Askeaton - | 1835: Oct. 6 | 300 | Thomas Darohar | Court Brom. | |
| | | | | | James Nester - | - ditto - - | Farmer. |
| | | | | | Michael Nash - | - ditto - - | - ditto. |
| 5 | Mary Deering - | Cahircarlich - | 1836: Jan. 4 | 300 | John Bourke - | Limerick - | Confectioner. |
| | | | | | John Scott - | - ditto - - | Spirit Retailer. |
| | | | | | Mich. J. Cleary | - ditto - - | Apothecary. |
| 6 | Ann London - | Bruff - - | June 9 | 300 | Mich. M'Cormack | - ditto. | |
| | | | | | Jeremiah Mahuy | Bruff - - | Shopkeeper. |
| | | | | | John Macqueen | Lemonfield - | - ditto. |
| 7 | Bridget Gill - | Rathkeal - | August 3 | 300 | John Crilly - | Limerick - | Ship-chandler. |
| | | | | | John Bunton - | - ditto - - | Pawnbroker. |
| | | | | | William Roche - | Rathkeal - | Shopkeeper. |
| 8 | Grace Smith - | Adare - - | 1837: April 29 | 300 | John Myles - | Limerick - | Corn-merchant. |
| | | | | | Thomas Parker - | - ditto - - | Wool-dealer. |
| | | | | | Mich. M'Coy - | - ditto - - | Grocer. |
| 9 | John Ferguson & Co. | Tipperary - | July 6 | 300 | John Unthank - | - ditto - - | Woollendraper. |
| | | | | | George Ferguson | Rathkeal - | Linendraper. |
| | | | | | John Costelloe - | - ditto - - | Woollendraper. |
| 10 | Mary Nevill - | Newcastle - | 1838: Jan. 13 | 300 | John Dowling - | Newcastle - | Solicitor. |
| | | | | | Hodge Sweeny - | - ditto - - | Shopkeeper. |
| | | | | | John Sweeny - | - ditto - - | - ditto. |

Auctioneers and Appraisers - - - - No Bonds lodged by those persons.

*Poole Gabbett,*
Treasurer, County Limerick.

## COUNTY OF LONDONDERRY.

No Bonds have been lodged by any Pawnbroker in the office of the Treasurer of City and County of Londonderry; nor has any Appraiser, Valuator or Auctioneer lodged any Bond in his office up to present period.

Dated this 2d February 1838.

*Hugh Lyle,*
Treasurer in the City and County of Londonderry.



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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF LONGFORD.

PAWNBROKER:

| | £. | s. | d. |
|---|---|---|---|
| James Moore, Granard, Shopkeeper; Bond dated 3d May 1836, for - - | 276 | 18 | 5 |

SECURITIES:

| | | | |
|---|---|---|---|
| Francis West, - Bailiboro, - County Cavan, Shopkeeper, 3d May 1836 - - | 92 | 6 | 2 |
| Joshua Wanhob, Drumecarro, County Cavan, Farmer, - ditto - - - | 92 | 6 | 2 |
| Edward Moore, Monaghanoon, County Cavan, Farmer, - 2d May 1836 - - | 92 | 6 | 2 |

No Bonds have been lodged for Auctioneers, &c. &c.

2 February 1838. *John Robinson*, Treasurer.

## COUNTY OF LOUTH.

— None. —

Dundalk, 22 February 1838. *John Straton*, Treasurer, County Louth.

## COUNTY OF MAYO.

Sir, Orallinark, 5 April 1838.

I HAVE had the honour of receiving your letter of yesterday's date; and, in reply, beg to observe that, from the United Service Club in Dublin, I did reply to your communication of the 29th January, stating that I was not aware of any Pawnbrokers in the county of Mayo; and, since, I have searched the records in my charge, and cannot find any notice or clue to their being any.

I have, &c.
*A. C. Lambert*,
Treasurer of Mayo.

T. Drummond, Esq.
Castle, Dublin.

## COUNTY OF MEATH.

| Name of Pawnbroker. | Names of Sureties. | Residences. | Occupations. | Dates of Bonds. |
|---|---|---|---|---|
| Philip Finegan - | - - - - | Navan, County Meath | Gentleman - | 7th April 1834. |
| | Bernard Finegan - | Town of Drogheda | Gentleman - | - ditto. |
| | Laurence Finegan | Town of Drogheda | Gentleman - | - ditto. |
| | Richard Archbold - | Capel-street, City Dublin. | Attorney-at-law | - ditto. |

Examined by
*W. O'Reilly*, Treasurer.

## COUNTY OF MONAGHAN.

| Names and Residences of Pawnbrokers who have lodged Bonds in this Office. | Names, Residences and Occupations of the Securities named in such Bonds. | Dates of such Bonds. | Observations. |
|---|---|---|---|
| Patrick Farrell, of the town of Castleblayney, Pawnbroker. | -- John M'Clelland, of Gregg, County Monaghan, Farmer; James Molloy, of Savagh, said county, Farmer; and Michael Farrell, of Clogban, in said county, Farmer. | 17 May 1836 | -- There has not been any Bond lodged in this office by any Appraiser, Valuator or Auctioneer. |
| John Eager, of Clones, in the county of Monaghan, Pawnbroker. | -- Henry Jebb, of the town of Monaghan, Innkeeper; Andrew Goodwin, of same, Gentleman; and James M'Eudoo, of same, Innkeeper. | 20 Sept. 1837. | |

Treasurer's Office, County Monaghan,
1 February 1838.

*Tho. Montgomery*, Treasurer.

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RETURNS from Treasurers of Counties—*continued.*

## QUEEN'S COUNTY.

| Names of Pawnbrokers, with Dates of their Bonds. | Residences. | Names of their Sureties and their Occupations. | Dates of Sureties' Bonds. |
|---|---|---|---|
| Benjamin Baker, August 14 - 1829. | Mountmelick | Patrick Dunne, of Mountmelick, Cotton-manufacturer. | 14 Aug. 1829. |
| | | Thomas Lane, of Mountmelick, High Constable. | 14 Aug. 1829. |
| | | William Corcoran, of Ballincollinbeg, Farmer and Mason. | 30 Oct. 1832. |
| James Fitzgerald, October 30 - 1832. | Mountmelick - | John Broomfield, of Mountmelick, Gent. | 10 Oct. 1833. |
| | | Henry Gilbourne, of Ballylusk, Farmer. | 1 Oct. 1833. |
| | | Thomas Cleary, of Mountmelick, Coach Agent. | 1 Oct. 1833. |
| William Baker, October 17 - 1832. | Mountmelick - | Robert Metcalf, of Mountmelick, Slater and Plasterer. | 17 Oct. 1832. |
| | | Richard Dempsey, of Mountmelick, Cotton-manufacturer. | 17 Oct. 1832. |
| | | George Morton, of Mountmelick, Shopkeeper. | 17 Oct. 1832. |
| Hugh Baily, February 20 - 1835. | Maryborough - | Richard Baily, of Mountmelick, saddler. | 23 Feb. 1835. |
| | | Thomas Moyles, of Carron, Farmer. | 20 Feb. 1835. |
| | | George Moyles, of Carron, Farmer. | 20 Feb. 1835. |
| William Treacy, jun. June 8 - 1829. | Mountrath - | Charles Pim, of Mountrath, Gentleman. | 8 June 1829. |
| | | James Dempsy, of Mountrath, Shopkeeper. | 8 June 1829. |
| | | John Cunningham, of Derrough, Esq. | 8 June 1829. |
| APPRAISER and AUCTIONEER. | | | |
| James Morrin, December 17, 1834 | Mountmelick - | Stephen Corcoran, of Mountmelick, Shopkeeper. | 17 Dec. 1834. |
| | | John Delany, of Mountmelick, Shopkeeper. | 17 Dec. 1834. |
| | | William Corcoran, of Strahard, Builder. | 17 Dec. 1834. |

*N. B.*—All the above residences are in the Queen's County.

30 January 1838. *Wm Kemmis*, Treasurer, Queen's County.

## COUNTY OF ROSCOMMON.

PAWNBROKER.

Maria Murphy, of Boyle, in the Parish of Boyle, in the County of Roscommon, Spinster:—Bond dated 13 July 1835.

SURETIES.

Anne Murphy, of Boyle, in the Parish of Boyle, in the County of Roscommon, Spinster:—Bond dated 13 July 1835.

Matthew Hart, of Royle, in the Parish of Boyle, in the County of Roscommon, Householder:—Bond dated 13 July 1835.

*Arthur Trend*, Treasurer, County Roscommon.

PAWNBROKER.

Matthew Hart, of Boyle, in the Parish of Boyle, and County of Roscommon, Householder:—Bond dated 13 July 1835.

SURETIES.

James M'Dermotroe, of Cartron, in the Parish of Ardcarna, County of Roscommon.
Anne Murphy, of Boyle, in the Parish of Boyle, County of Roscommon, Spinster.
Maria Murphy, of Boyle, in the Parish of Boyle, County of Roscommon, Spinster.
} Bonds dated 13 July 1835.

*Arthur Trend*, Treasurer, County Roscommon.

## COUNTY OF SLIGO.

—None.—

3 February 1838. *Geo. Dodwell*, Treasurer of the County of Sligo.



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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF TIPPERARY.

| PAWNBROKERS' Names and Residences. | SURETIES' Names. | Occupations. | Residences. | Dates of Bonds. |
|---|---|---|---|---|
| Henry Harding, of Carrick-on-Suir. | William Allen<br>John Butler<br>Edward Slattery | Auctioneer<br>Leather-cutter<br>Publican | Carrick<br>Clonmel<br>Clonmel | 27 July 1827. |
| William Harding, of Nenagh. | Robert Harding<br>Martin Ryan<br>Richard Savage | Statuary<br>Gentleman<br>Gentleman | Nenagh<br>Garrymore<br>Nenagh | 28 Jan. 1830. |
| William Henebry, of Nenagh. | George Fitzpatrick<br>Alexander Chalmers<br>John Cunningham | Farmer<br>Gentleman<br>Farmer | Nenagh<br>Richmond<br>Tyrone | 4 April 1830. |
| William Consedine, jun., of Nenagh. | James Consedine<br>Andrew Murphy<br>William Consedine, sen. | Gentleman<br>Shopkeeper<br>Farmer | Nenagh<br>Nenagh<br>Nenagh | 10 May 1830. |
| Patrick Carroll, of Cashel. | Michael Madden<br>Thomas Carroll<br>Peter Malone | Pawnbroker<br>Pawnbroker<br>Farmer | Birr<br>Banagher<br>Roscrea | 7 Sept. 1830. |
| Joseph Carroll, of Roscrea. | Michael Madden<br>Elias Malone<br>Patrick Carroll | Pawnbroker<br>Pawnbroker<br>Pawnbroker | Birr<br>Birr<br>Cashel | 30 March 1831. |
| Michael Hickey, of Nenagh. | Michael Shaw<br>Patrick Hickey<br>Thomas Healy | Miller<br>Shopkeeper<br>Farmer | Nenagh<br>Nenagh<br>Nenagh | 7 May 1832. |
| Denis Fitzgerald, of Carrick-on-Suir. | John Hayden<br>John Hearn<br>William Allen | Dealer<br>Publican<br>Auctioneer | Carrick<br>Carrick<br>Carrick | 19 June 1832. |
| Matthew Shanahan, of Carrick-on-Suir. | John Shanahan<br>Michael Butler<br>Thomas M'Keogh | Pawnbroker<br>Teacher<br>Pawnbroker | Clonmel<br>Clonmel<br>Waterford | 22 March 1834. |
| James Spring, of Burrisakane. | James Spring, sen.<br>David Miller<br>Henry Durhan | Clerk<br>Distiller<br>Gentleman | Cloghjordan<br>Cloghjordan<br>Cloghjordan | 15 July 1834. |
| Patrick Magrath, of Nenagh. | Thomas Dawson<br>Matthew Conlan<br>Daniel Magrath | Esquire<br>Pawnbroker<br>Hardware merchant. | Limerick<br>Limerick<br>Tipperary | 17 June 1834. |
| James Phelan, of Roscrea. | Thomas Mockham<br>John Hart<br>Michael Treacy | Shopkeeper<br>Shopkeeper<br>Shopkeeper | Roscrea<br>Roscrea<br>Roscrea | 29 April 1835. |
| John O'Brien, of Templemore. | John H. Harding<br>Thomas H. Harding<br>Charles F. Harding | Esquire<br>Esquire<br>Esquire | Summerhill<br>Summerhill<br>Summerhill | 19 June 1837. |
| Hugh Bird, of Thurles. | Thomas Prendergast.<br>George Grace<br>Samuel Smyth | Shopkeeper<br>Shopkeeper<br>Shopkeeper | Clonmel<br>Thurles<br>Thurles | 12 Aug. 1837. |
| Margaret Ardagh, of Thurles. | Arthur Mathews<br>Andrew Ardagh<br>Edward Ardagh | Bootmaker<br>Bridewell-keeper<br>Shopkeeper | Thurles<br>Thurles<br>Thurles | 26 Aug. 1837. |
| John Abbott, of Roscrea. | John Broderick<br>Michael Marnall<br>Thomas Splint | Shopkeeper<br>Gentleman<br>Farmer | Roscrea<br>Roscrea<br>Roscrea | 11 Oct. 1837. |
| AUCTIONEER. | | | | |
| Thomas Molloy, of Roscrea. | William Heenan<br>Thomas Hendy | Mason<br>Farmer | Roscrea<br>Behaglass | 3 June 1829. |

There was not any Bond lodged in the County Treasurer's Office prior to those dated in 1827.

January 31, 1838.

*Ambrose Lane,*
County Treasurer of Tipperary.

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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF TYRONE.

| Names. | Residences. | Occupations. | Names of Sureties. | Residences of Securities. | Occupations. | Dates of Bonds. |
|---|---|---|---|---|---|---|
| George Spencer | Moy, County of Tyrone. | Shopkeeper | William Orr - | Ballymagerny, County of Armagh. | Gentleman - | 31 May 1836. |
| | | | Joseph Orr - - | Cranagill, County of Armagh. | ditto - - | ditto. |
| | | | Robert Williamson | Tullymore, County of Armagh. | ditto - - | ditto. |
| Samuel Hethrington. | Aughnacloy, of Tyrone. | Farmer - | Henry Hethrington | Aughnacloy - - | Innkeeper and Baker. | 22 Sept. 1836. |
| | | | John Corbitt - | Glencrew - - | Farmer - - | ditto. |
| | | | John M'Kenna - | Moy, County of Monaghan. | ditto - - | ditto. |

Appraisers, Valuators or Auctioneers - - - - - - - None.

January 31, 1838.

*A. G. Stuart*, Treasurer, County of Tyrone.

## COUNTY OF WATERFORD.

| Dates. | Names. | Residences. | Sureties. | Residences. | Occupations. |
|---|---|---|---|---|---|
| 14 March 1818 | Patrick Ronayne - | Dungarvan - | Robert Power - | Clashmore - - | Esquire. |
| | | | Tobias Fitzpatrick | Ballymacarbara - | Esquire. |
| | | | Dominick Ronayne | Ringville - - | Esquire. |
| 7 April 1818 | Ellen O'Neill - | Dungarvan - | Joseph O'Neill - | Dungarvan - - | Gentleman. |
| | | | Patrick O'Brien - | Dungarvan - - | Carpenter. |
| | | | Edmond Walsh - | Dungarvan - - | Shopkeeper. |
| 4 March 1824 | Joseph O'Neill - | Dungarvan - | Andrew Roche - | Dungarvan - - | Gentleman. |
| | | | Mrs. Ellen O'Neill | Dungarvan - - | Widow. |
| | | | Mr. W. Carberry - | Dungarvan - - | Gentleman. |
| 25 May - 1825 | Cornelius Coleman | Tallow - - | Cornelius Broderick | Youghal - - | Shopkeeper. |
| | | | John Taylor - | Youghal - - | Cooper. |
| | | | James Coffey - | Youghal - - | Brogue-maker. |
| 15 April 1828 | James Gillispie - | Tallow - - | George Banes Heasly, Esq | Youghal - - | Gentleman. |
| | | | Nicholas Greene - | Youghal - - | Junior. |
| | | | John Barrett - | Youghal - - | Auctioneer. |
| 31 March 1829 | Edward Patterson | Dungarvan - | Patrick Hynes - | City of Waterford. | |
| | | | Richard Phealan - | City of Waterford | Shopkeeper. |
| | | | M. I. Phealan - | City of Waterford | Merchant. |
| 3 Feb. - 1830 | Catherine Walsh - | Dungarvan - | James Sweeney - | Dungarvan - - | Baker. |
| | | | Laurence Conolly | Dungarvan - - | Shopkeeper. |
| | | | William Lee - | Dungarvan - - | Shopkeeper. |
| 17 Oct. - 1832 | John Slattery - | Lismore - - | Timothy O'Brien - | Dungarvan - - | Gentleman. |
| | | | John Curreen - | Dungarvan - - | Gentleman. |
| | | | John Atkins - | Dungarvan - - | Gentleman. |
| 18 April 1833 | Patrick Higgins - | Tallow - - | William Long - | Tallow - - | Farmer. |
| | | | Matthew Blackbun | Tallow - - | Gentleman. |
| | | | John Long - - | Tallow - - | Gentleman. |
| 4 Nov. - 1836 | Patrick Higgins - | Cappoguin - | William Long - | Tallow - - | Farmer. |
| | | | James Delany - | Tallow - - | Shopkeeper. |
| | | | John Long - - | Tallow - - | Apothecary. |

No Appraisers, Valuators or Auctioneers have lodged Bonds with me.

*Edw. Roberts*, Treasurer.

## COUNTY OF WESTMEATH.

| Pawnbroker. | Residence. | Securities. | Residences and Occupations. | Dates of Bonds. |
|---|---|---|---|---|
| Joseph Finegan, of Dyer-street, in the County of the Town of Drogheda. | Mullingar - | Mr. Hugh Dickson | Clonmelon, Coroner of the County - | 12 Nov. 1835 |
| | | Mr. Bernard Finegan | Drogheda, Pawnbroker - - - | 25 Nov. 1835 |
| | | Mr. Lr. Finegan - | Drogheda, Merchant - - - | 25 Nov. 1835 |

*Cuthbert Fetherston, H.*, Treasurer of the County of Westmeath



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RETURNS from Treasurers of Counties—*continued.*

## COUNTY OF WEXFORD.

| Names and Residences of Pawnbrokers. | Names and Occupations of Securities. | | Dates of Bonds. |
|---|---|---|---|
| Catherine Quinn, Town of Wexford | James Waddick | Hatter | 14 Dec. 1831. |
| | George Furlong | Woollen-draper | ditto. |
| | Richard Sinnott | Grocer | ditto. |
| | John Waddick | Hatter | 12 Dec. 1832. |
| Nicholas Tennant, Town of Wexford | James Auglin | Printer | 29 October 1832. |
| | John Deverenx | Baker | ditto. |
| | Richard Gainfort | Sadler | ditto |
| John Waddick, Town of Wexford | John Mulroney | Boot and Shoe maker | 13 June 1835. |
| | Richard Sinnott | Grocer | 12 June 1835. |
| | Michael Walsh | Shopkeeper | ditto. |

All of the Securities above mentioned are of the Town of Wexford.

There have been no Bonds lodged in my office, either by Appraisers, Valuators or Auctioneers.

1 February 1838. *John Harvey*, Treasurer of the County Wexford.

## COUNTY OF WICKLOW.

Seapark, 2d February 1838.

Sir,—I BEG leave to inform you, that on making search in my office, as Treasurer of the County of Wicklow, I cannot find out that any Pawnbrokers, Appraisers, Valuators or Auctioneers have lodged Bonds to enable me to make out the Return as directed by Order of the House of Commons, bearing date the 22d ultimo.

I have, &c.,
*John Revill*, Treasurer of the County Wicklow.

## RETURNS from TOWN CLERKS of CITIES and TOWNS.

A RETURN of the Names and Residences of all PAWNBROKERS who have lodged Bonds in the Offices of Town Clerks of Cities and Towns, with the Names, Residences and Occupations of the Sureties named in such Bonds, and the Dates of such Bonds; and of the Names and Residences of all Appraisers, Valuators or Auctioneers, who have lodged Bonds in said Offices, with the Names, Residences and Occupations of their Sureties, and the Date of Bonds, pursuant to 26 Geo. 3, c. 43.

## COUNTY OF THE TOWN OF CARRICKFERGUS.

PAWNBROKERS AND THEIR SURETIES.

| Names and Residences of Pawnbrokers. | Dates of Pawnbrokers' Bonds. | Names, Residences and Occupations of Sureties. | Dates of Bonds of Sureties. | Observations. |
|---|---|---|---|---|
| William Drummond, of the Town and County of the Town of Carrickfergus, gentleman | 20 Nov. 1818 | John Lock, of Ballyvalaugh, Parish of Raloo, and County of Antrim, farmer | 20 Nov. 1818 | William Drummond, Pawnbroker, dead. |
| | | Samuel Drummond, of Toreagh, Parish of Raloo, County Antrim, farmer | 20 Nov. 1818 | |
| | | William Moore, of Parish of Raloo, County Antrim, farmer | 20 Nov. 1818 | |
| William Henderon, of Governor's-place, in the Town and County of the Town of Carrickfergus, gentleman | 1824 | Robert Henderon, of the Town of Carrickfergus, cotton-spinner | 1824 | |
| | | Samuel Nelson, of the Town of Carrickfergus, woollen-draper | 1824 | |
| | | William Cunan, of Carrickfergus, in the County of the Town of Carrickfergus, land-surveyor | 1824 | |
| Hugh Stewart, of Chesston-street, in the Town and County of the Town of Carrickfergus, gentleman | 1829 | Felix Stewart, of the Town of Carrickfergus, spirit-dealer | 30 Jan. 1830 | Hugh Stewart, Pawnbroker, dead. |
| | | William Johnston, of the Middle Division of Carrickfergus, farmer | 30 Jan. 1830 | |
| | | Thomas Armstrong, of the Town of Carrickfergus, grocer | 30 Jan. 1830 | |

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RETURN from Town Clerks of Cities and Towns:—COUNTY of the TOWN of CARRICKFERGUS—*continued.*

| Names and Residences of Pawnbrokers. | Dates of Pawnbrokers' Bonds. | Names, Residences and Occupations of Sureties. | Dates of Bonds of Sureties. | Observations. |
|---|---|---|---|---|
| Eliza Reid, otherwise Fulton, of Carrickfergus, in the County of the Town of Carrickfergus, Widow - | 15 Sept. 1834 | - - John Moore, of Carrickfergus, in the County of the Town of Carrickfergus, Merchant. | 15 Sept. 1834 | |
| | | - - James Picken, of Carrickfergus, in the County of the Town of Carrickfergus, Grocer. | 15 Sept. 1834 | |
| | | - - William Poague, of Carrickfergus, in the County of the Town of Carrickfergus, Mariner. | 15 Sept. 1834 | |
| Thomas Johnston, of the West Division, in the County of the Town of Carrickfergus, Farmer - - | 20 Sept. 1834 | - - James Stannus, sen.. of Carrickfergus, in the County of the Town of Carrickfergus, Mariner. | 20 Sept. 1834 | |
| | | - - William Larmour, of Carrickfergus, in the County of the Town of Carrickfergus, Gentleman. | 20 Sept. 1834 | |
| | | - - James Stannus, jun. of Carrickfergus, in the County of the Town of Carrickfergus, Architect. | 1834 | |
| | | - - Samuel Hill, of the Town of Carrickfergus, Carpenter. | 1 Dec. 1821 | - - These bonds appear as sureties for William Reid, of Carrickfergus, a Pawnbroker; but the bond of said William Reid is not in the office of the Town Clerk. The said William Reid is dead. |
| | | - - William Drummond, of Chestonstreet, Town of Carrickfergus, Pawnbroker. | 182– | |
| | | - - John Eccleston, of the Town of Carrickfergus, Chandler. | 1 Dec. 1821 | |

Appraisers, Valuators and Auctioneers, and their Sureties - - - None.

*Note.*—The foregoing Return is made from the Documents which came to my hands from the office of Adam Cunningham, Gentleman, deceased, late Town Clerk.

Dated this 26 February 1838.

*David Legg,*
Town Clerk of Carrickfergus.

## CITY OF CORK.

| Names, Residences, and Occupations of Pawnbrokers. | Names, Residences and Occupations of Securities. | Dates of Bonds. |
|---|---|---|
| PAWNBROKERS: | | |
| Bennett, Jane, Brunswick-street, Widow | Harman Ellis, Princes-street, Confectioner - - | 22 June 1831. |
| | John Weir, Goulnaspurra, Tobacconist - - - | - ditto. |
| | Francis Lamb, Depôt, Gentleman - - - - | - ditto. |
| Bible, Henry, Pope's-quay, Gentleman - | William Harding, City of Cork, Pawnbroker - - | 19 Nov. 1832. |
| | Charles Sheppard - ditto - Leather-seller - - | - ditto. |
| | Charles Wilson - - ditto - Pawnbroker - - | - ditto. |
| Connell, Christopher Aldworth, Globe-lane, Gentleman - | Minton Connell, Castle-street, Shop-keeper - - | 21 June 1822. |
| | John Connell, Francis-street, Gentleman - - - | - ditto. |
| | Thomas Hardum, North Main-street, Hatter - - | 21 Sept. 1837. |
| Crone, John, Mallow-lane, Gentleman - | John Cleary, Barrack-street, Gentleman - - - | 29 Sept. 1825. |
| | Thomas Higgins, Mallow lane ditto - - - | - ditto. |
| | Cornelius Sullivan - ditto - Pawnbroker - - | 22 Sept. 1837. |
| Cocker, Thomas, City of Cork, Gentleman | Richard Parks, City of Cork, Gentleman - - - | 29 Oct. 1825. |
| | John Bennett - ditto - Merchant - - - | - ditto. |
| | Humphry Haynes, ditto - Apothecary - - - | - ditto. |
| Chillingworth, Richard Davis, City of Cork, Gentleman - - | John Baley Hamett, Marlborough-street, Coach-factor | 31 July 1828. |
| | William Hunter, Nicholas-street, Gentleman - - | 9 June 1831. |
| | Thomas Murray, Old Market-place ditto - - | 19 Sept. 1837. |
| Curtin, Mary and Honora, Mallow-lane, Spinsters - - | Timothy Curtin, Cork-street, Doctor of Medicine - | 13 Dec. 1830. |
| | Bryan Egan, Church-street, Vintner - - - - | 20 Sept. 1837. |
| | Thomas Reidy, Upper Glanmire-road, Gentleman - | - ditto. |
| Casey, Michael, Mallow-lane, Gentleman | Edmond Kennedy, Blarney-lane, Master-baker - - | 16 Sept. 1837. |
| | Richard Carey, Shandon-street, Spirit-dealer - - | - ditto. |
| | Thomas Cave, Brown-street, Hatter - - - - | - ditto. |
| Chillingworth, William Boyle, St. Finn-barrs, Gentleman - - | Thomas Murray, Old Market-place, Gentleman - - | 19 Sept. 1837. |
| | - - Henry Davis Chillingworth, Old Gaol road, Cabinet-maker. | - ditto. |
| | - - David Thomas Hare, St. Finn-barrs, Doctor of Medicine. | - ditto. |



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CITY of CORK:—RETURNS from Town Clerks of Cities and Towns—*continued.*

| Names, Residences and Occupations of Pawnbrokers. | Names, Residences and Occupations of Securities. | Dates of Bonds. |
|---|---|---|
| PAWNBROKERS—*continued.* | | |
| Davidson, Clear, Tuckey-street, Shoemaker - - - | John Davidson, Tuckey-street, Shoemaker - - | 13 Jan. - 1825. |
| | Ward M'Donald, Batchelor's Quay, Gentleman - - | - ditto. |
| | James Craig, Blackpool, Cork - - - - - - | - ditto. |
| Devett, John, Paul-street, Gentleman - | Edmond Slattery, Mallow-lane, Feather & Skin Buyer | 6 Mar. - 1834. |
| | James Hynes, Patrick-street, Fruiterer - - - | - ditto. |
| | John Russell, Cork-street, Master Tailor - - - | - ditto. |
| Donovan, Teresa, Blarney-lane, Widow | Thomas Lego, George's-street, Gentleman - - - | 16 Sept. 1837 |
| | John O'Regun, Patrick's Quay, ditto - - - | - ditto. |
| | Arthur Hackett, Duncan-street, Spirit-merchant - | - ditto. |
| Divett, George & Stephen, City of Cork, Gentlemen - - | Thomas Cunningham, Market-street, Publican - - | 19 Sept. 1837. |
| | Edward Fitzgerald, Market-street, Grocer - - | - ditto. |
| | James Murphy, Clarence street, Grocer - - - | - ditto. |
| Field, Margaret, Blarney-lane, Spinster - | William Field, Cattle-market Victualler - - - | 23 Jan. 1828. |
| | Stephen Field, Blarney-lane, Tanner - - - | - ditto. |
| | John Ledwith, City of Cork, ditto - - - - | - ditto. |
| Gillespie, James, Caroline-street, Gentleman - - - | Charles Sheppard, Shandon-street, Gentleman - - | 23 Aug. 1831. |
| | William Harding, North Main-street, ditto - - | - ditto. |
| | Charles Sheppard, jun. Shandon-street, Leather-seller - | 20 Sept. 1837. |
| Hosford, Mary, City of Cork, Spinster - | John Good, City of Cork, House Carpenter - . | 2 Nov. 1805. |
| | William Bellingham Swan, Mary-street, Gentleman - | 21 Sept. 1837. |
| | John Haynes, George's-street - - - ditto - - | - ditto. |
| Helen, Joseph, Cross-street, Gentleman - | Emanuel Trenwith, North Main street, Linendraper - | 10 Nov. 1813. |
| | George Thornton - ditto - - Chandler - | 18 Sept. 1837. |
| | William Hunter, Leitrim-street, Gentleman - - | - ditto. |
| Harding, William, City of Cork, Cutler . | William Wilson, City of Cork - ditto - - - | 8 Sept. 1819. |
| | Charles Sheppard, Shandon-street, Leather-seller - | 18 Sept. 1837. |
| | John Dixon, North Main-street, Brush & Bellows-maker | - ditto. |
| Hare, Eliza, Saint Finn Barrs, Widow - | John Toomy, Great George's-street, Ironmonger - | 9 June 1831. |
| | Robert Uren, Barrack-street, Chandler - - | - ditto. |
| | John M'Auliffe, Merchant's Quay, Shipbroker - - | - ditto. |
| Hegarty, Daniel, Brown-street, Gentleman - - | Miles M'Swiney, Clarence-street, Coal Factor - - | 3 Sept. 1833. |
| | James Murphy - - ditto - Grocer - - - | - ditto. |
| | Timothy Turmey, Blarney-lane, Seedsman - - | - ditto. |
| Hicks, William, Sunday's Well, Gentleman - - - | George Leairs, North Main-street, Writing Clerk - | 13 Sept. 1833. |
| | James Leairs - - ditto - - Hatter - - | - ditto. |
| | Charles James Hicks, City of Cork, Gentleman - - | 16 Sept. 1837. |
| Hunter, William, Leitrim-street, Gentleman - - - | Robert M'Donald, Western Road - ditto - - | 1 July - 1834. |
| | Joseph Helen, Douglas-street, Pawnbroker - - | - ditto. |
| | David Hunter, Nile-street, Gentleman - - - | 19 Sept. 1837. |
| Hewitt, John, Douglas-street, Gentleman - - - | William Francis Power, Cotter's Quay, Vintner - - | 20 Nov. 1834. |
| | James Berry Adams, Clarence-street, Merchant - | - ditto. |
| | Edmund William Ryan, Abbey-street, Builder - - | - ditto. |
| Howard, Anne, Blarney-lane, Spinster - | Luke Howard, Leitrim-street, Hide and Skin Inspector | 19 Sept. 1837. |
| | Edward Howard, Sunday's Well, Gentleman - - | - ditto. |
| | William Howard, Marlborough-street, Cabinet-maker - | - ditto. |
| Jameson, Frances, Mallow-lane, Widow | Richard Long, North Main-street, Publican - - | 4 June 1831. |
| | George Thornton - ditto - - Chandler - - | - ditto. |
| | Rowland Long, Mullow-lane - ditto - - - | - ditto. |
| Keily, Cecilia, Douglas-street, Widow | William Flynn, George's-street, Vintner - - - | 1 Nov. 1836. |
| | Patrick Haggin, Mullow-lane - ditto - - - | - ditto. |
| | Felix Daly, Pembroke-street, Gentleman - - - | - ditto. |
| Long, Rowland & William, City of Cork, Chandlers - - | Thomas Long, Shandon-street, Chandler - - - | 27 Jan. - 1829. |
| | George Thornton, North Main-street, ditto - - | - ditto. |
| | Richard Long - - ditto - - Publican - - | 4 June 1831. |
| Long, William, Shandon-street, Chandler | Thomas Long, Drawbridge-street, Gentleman - - | 2 May - 1836. |
| | George Thornton, North Main-street, Chandler - - | - ditto. |
| | Denham Franklin, South Mall, Attorney at-law - - | - ditto. |
| Lynch, John, Barrack-street, Gentleman - | Denis Murphy, Lancaster Quay, Woollendraper - - | 20 Sept. 1837. |
| | John Cahill, Myrtle-hill-terrace - ditto - - | - ditto. |
| | Roger Cleary, Saint Finn Barrs, Wine and Spirit Dealer | - ditto. |
| Mahony, Eugène, Robert-street, Gentleman - - - | James Cogan, Barrack-street, Chandler - - - | 18 June 1821. |
| | Patrick Rogers, South Main-street, Woollendraper - | - ditto. |
| | James Cremen, George's-street, Gentleman - - | ditto. |
| M'Carthy, John, City of Cork, Gentleman | James M'Daniel, City of Cork - ditto - - - | 6 April 1825. |
| | Edward Dounes - ditto - - ditto - - - | - ditto. |
| | William Rumney - ditto - - ditto - - - | - ditto. |

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City of Cork:—Returns from Town Clerks of Cities and Towns—*continued.*

| Names, Residences and Occupations of Pawnbrokers. | Names, Residences and Occupations of Securities. | Dates of Bonds. |
|---|---|---|
| Pawnbrokers—*continued.* | | |
| Meade, John, jun., Mallow-lane, Master Cooper - - | John Meade, sen., Mallow-lane, Iron-merchant - - | 12 Nov. - 1834. |
| | Edward Fitzmaurice, Mannix's-square, Publican - | - ditto. |
| | Robert M'Donald, Western-road, Gentleman - - | - ditto. |
| Miller, Anne, Cove-street, Widow - | William M'Carthy, Tuckey-street, Carver and Gilder - | 19 Sept. 1837. |
| | Samuel Miller, Cove-street, Glass-cutter - - - | - ditto. |
| | James Leairs, North Main-street, Hatter - - - | - ditto. |
| O'Donovan, John, City of Cork, Pawnbroker | Eugene M'Carthy, City of Cork, Shopkeeper - - | 12 Oct. - 1837. |
| | John Lyons - - - ditto - Merchant - - | - ditto. |
| | Denis Austen M'Carthy, ditto - Gentleman - - | - ditto. |
| Ring, Joseph, City of Cork, Gentleman - | Patrick Downes, Blackpool, Gentleman - - - | 16 April 1814. |
| | Edward Ring, Castle-street, Shopkeeper - - - | - ditto. |
| | Thomas Ring, City of Cork, Gentleman - - - | 20 Sept. 1837. |
| Reardon, William, Clarence-street, Master Tailor - - - | Michael Crofts, Fishamble-lane, Shoemaker - - | 25 April 1836. |
| | Denis Denahy - ditto - - ditto - - - | - ditto. |
| | Patrick O'Mullane, Fishmarket-lane, Vintner - - | - ditto. |
| Swan, William Bellingham, City of Cork, Gentleman - - | Bellingham Swan, City of Cork, Gentleman - - | 8 May - 1827. |
| | John Haynes, George's-street - ditto - - - | 21 Sept. 1837. |
| | John Thornhill, Barrack-street - ditto - - - | - ditto. |
| Sullivan, Cornelius, Mallow-lane, Master Cooper - - | John M'Leod, George's-street, Boot-maker - - | 29 Nov. 1828. |
| | Michael Sullivan, Patrick-street, Grocer - - - | - ditto. |
| | John Sullivan, Daunt's-square, Linendraper - - | - ditto. |
| Sheehan, Bernard, Dominick-street, Cooper - - | Cornelius Sullivan, Mallow-lane, Cooper - - - | 14 Feb. - 1829. |
| | George Toole, Dominick-street - ditto - - - | - ditto. |
| | John Daly, Fair-lane - - - - ditto - - - | - ditto. |
| Sheppard, Charles, Pope's Quay, Leather-seller - | Minton Connell, South Main-street, Boot & Shoemaker | 8 Dec. 1830. |
| | William Harding, Broad-lane, Pawnbroker - - | - ditto. |
| | John Graham Love, Paul-street, Gentleman - - | 19 Sept. 1837. |
| Scott, Edward, Pope's Quay, Gentleman - | John Lambert, Merchant's Quay, Iron-merchant - | 16 Nov. 1833. |
| | John Wright - - ditto - - Hotel keeper - - | - ditto. |
| | William Lambert, Fish-street, Iron-merchant - - | - ditto. |
| Sexton, John, George's-street, Gentleman - | William Marsh, South Mall, Auctioneer - - - | 20 Nov. 1837. |
| | Jeremiah Cronin, Bridge-street, Vintner - - - | - ditto. |
| | Michael Sexton, George's-street, ditto - - - | - ditto. |
| Thornton, George, City of Cork, Chandler - - - | Robert Stevens, Sunday's Well-lane, Gentleman - | 18 June 1822. |
| | John Weir, Blarney lane, Tobacconist - - - | - ditto. |
| | Rowland Long, Mallow-lane, Chandler - - - | 4 June 1831. |
| Trenwith, Robert and William, Clarence-street - - - | John Bailey Hamett, Marlborough-street, Coachmaker | 15 June 1831. |
| | Michael Gould, South Main-street, Master Cooper - | 19 Sept. 1837. |
| | Henry Chillingworth, Old Gaol-road, Cabinet-maker - | - ditto. |
| Trenwith, William Henry, City of Cork, Gentleman - - | Richard Wright Trenwith, City of Cork, Baker - - | 4 July 1836. |
| | Michael Gould - - - - ditto - Cooper - | - ditto. |
| | Eugene Shine - - - - ditto - Merchant - | - ditto. |
| Wilson, William, York-street, Gentleman - | Charles Wilson, North Main-street, Gentleman - - | 21 Oct. 1816. |
| | William Harding - ditto - - Cutler - - | - ditto. |
| | Mary Wilson, Blackpool, Widow - - - - | - ditto. |
| Walsh, Ellen, Barrack-street, Widow - | James Morrissey, Barrack-street, Spirit-merchant - | 4 June 1831. |
| | James M'Auliffe, Blarney-lane, Publican - - - | - ditto. |
| | Christopher Downing, Barrack-street, Grocer - - | - ditto. |
| Wilson, Sarah, Blackpool, Widow - - | Minton Connell, South Main-street, Shopkeeper - | 19 Sept. 1837. |
| | Samuel Dixon, North Main-street, Grocer - - | - ditto. |
| | John Unkles, South Mall, Lithographic Printer - - | - ditto. |
| Appraisers, Valuators or Auctioneers. | | |
| Evans, Roger Bernard, Willow Hill, Gentleman - - | Thomas Baldwin, Oak-grove, County Cork, Gentleman | 14 Dec. 1822 |
| | Robert Henry Nettles, Blackrock, Cork - ditto - | - ditto. |
| | John Baldwin, Summer Hill - - - - - ditto - | - ditto. |
| Unacke, James, Great George's-street, Gentleman - - | Jeremiah Sullivan, Barrack-street, Vintner - - | 15 Oct. 1825. |
| | Michael Gould, South Main-street, ditto - - - | - ditto. |
| | William Swan, Bishop-street, Gentleman - - - | - ditto. |

Town Clerk's Office, 14 February 1838.

*Julius Cesar Besnard,*
Town Clerk.



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RETURNS from Town Clerks of Cities and Towns—*continued.*

## CITY OF DUBLIN.

| Names and Residences. | Names, Residences and Occupations of Sureties. | Dates of Auctioneers' Bonds. | Dates of Sureties' Bonds. |
|---|---|---|---|
| Rodolphus Burke, City of Dublin, Auctioneer. | -- Richard Keightley, of Merrion-row, City of Dublin, Stationer; George Carroll, No. 13, King-street, City of Dublin, Attorney-at-law, and William Wildridge, of Jervis-street, City of Dublin, Attorney-at-law. | 4 July - 1822 | 4 July - 1822. |
| William Henry Finlay, of Jervis-street, City of Dublin, Sword-bearer of the Corporation of said City. | -- Michael Edward Ham, of Parliament-street in said City, Gentleman; Joseph William Evans, of Dorset-street, and Thomas Smullen, of Lucan, both in the County of Dublin, Gentlemen. | -- Joint Bond of Principal and Sureties, 10 March 1831. | |
| John Judkin Butler, of Upper Gardiner-street, in the County of Dublin, Marshal of the Corporation. | -- Henry Peil, sen., of Talbot-street, Merchant; George Halahan, of Stephen's-green, Apothecary, and Anthony Browne, of Rathmorris, Gentleman. | -- Joint Bond of Principal and Sureties, 23 January 1834. | |

*Austin & Long,*
Town Clerks, City of Dublin.

## COUNTY OF THE TOWN OF DROGHEDA.

| Pawnbrokers' Names. | Residences. | Securities' Names. | Residences. | Occupations. | Dates of Bonds. | Observations. |
|---|---|---|---|---|---|---|
| William Hughes - | St. James's-street | John Wall - | Drogheda - - | Ropemaker - | 31 Dec. 1795 | -- Pawnbroker, and his Sureties John Hall, Matthew Flanagan and Patrick Carney, are dead many years. |
| | | Matthew Flanagan | - ditto - - | Linen Manufacturer | - ditto. | |
| | | Patrick Carney - | - ditto - - | Merchant - - | - ditto. | |
| | | Robert Martin - | - ditto - - | - ditto - - | 3 Oct. 1809 | -- Instead of Patrick Carney, who became insolvent, who is also dead. |
| | | Patrick M'Kenna | - ditto - - | - ditto - - | - ditto. | |
| James Hunter - - | Nicholas-street, City Dublin. | Richard Wildridge | -- Stephen-st., City Dublin. | Tanner - - | 1 Apr. 1796 | -- The Pawnbroker, James Hunter, has not carried on business in Drogheda these many years. |
| | | William Hunter | -- Francis-st., City Dublin. | Pawnbroker - | - ditto - | |
| | | John Dillon - | Essex-st., City Dublin | Shoemaker - | - ditto - | |
| Bryan M'Kenna - | Drogheda - | Michael Farrell - | Drogheda - - | Merchant - - | 26 Aug. 1809 | -- No business carried on by this Pawnbroker for many years, and his Sureties, Farrell and Cunningham, are both dead. |
| | | Pat. Cunningham | - ditto - - | - ditto - - | - ditto - | |
| | | John Plunkett - | - ditto - - | - ditto - - | - ditto - | |
| Philip Finegan - | Drogheda - | George Kieran - | Drogheda - - | Merchant - - | 16 Feb. 1810 | This Pawnbroker is dead. |
| | | Nicholas Lamb - | - ditto - - | Publican - - | - ditto - | This Security dead. |
| | | Bryan Finegan - | - ditto - - | Tanner - - | - ditto. | |
| Joseph Montgomery - | Rock Hamilton near Newry. | Hill Irwin - | -- Water-st., Town of Newry. | Grocer - - | 13 June 1829 | -- This person carries on the business of a Pawnbroker. |
| | | Richard Coulter | Camoneen, Co. Down | Bleacher - - | - ditto. | |
| | | James Ladlie - | Town of Newry - | Pawnbroker - | - ditto. | |
| Bernard Finegan - | Drogheda - | Joseph Finegan - | Drogheda - - | Gentleman - | 16 Apr. 1831 | This person carries on business. |
| | | Laurence Finegan | - ditto - - | - ditto - - | - ditto. | |
| | | Philip Finegan - | - ditto - - | - ditto - - | - ditto. | |
| Alexander Carswell - | Maghernahely, County Armagh. | Samuel Carswell | -- Maghernahely, Co. Armagh. | Farmer - - | 10 Mar. 1834 | -- This Pawnbroker has discontinued business, and does not reside in Drogheda. |
| | | Robert Carswell | - ditto - - | - ditto - - | - ditto. | |
| | | John Collins - | Derrybeg, Co. Armagh | - ditto - - | - ditto. | |

There is not any Bond lodged by any Appraiser, Valuator or Auctioneer.

Drogheda, 27 February 1838.

Certified by *Jos. Holmes,* Town Clerk.

## TOWN OF GALWAY.

| Names of Pawnbrokers. | Residences of Pawnbrokers. | Names, Residences and Occupations of Securities. | Dates of Bonds. |
|---|---|---|---|
| John Nevin - - | Town of Galway - | Michael Mona, of Mainguard-street, Town of Galway, Shopkeeper - - - - | 11 Jan. - 1837. |
| | | Thomas Hughes, of Quay-street, Town of Galway, Shopkeeper - - - - | - ditto. |
| | | Bartholomew Killiam, of William-street, Town of Galway, Shopkeeper - - - | - ditto. |
| Richard Feeney - | Town of Galway - | Daniel Considine, of Shop-street, Town of Galway, Shopkeeper - - - - | 17 Aug. 1836. |
| | | Michael Cavanagh, of William-street, Town of Galway, Shopkeeper - - - | - ditto. |
| | | Francis Holland, of William-street, Town of Galway, Shopkeeper - - - | - ditto. |
| John Byrne Cassidy - | Town of Galway - | James Hogan, of Shop-street, Town of Galway, Merchant Tailor - - - - | 9 June - 1837. |
| | | Laurence Browne Burke, of Mary-street, Town of Galway, Gentleman - - - | - ditto. |
| | | Hugh Cassidy, of Quay-street, Town of Galway, Gentleman - - - - | - ditto. |
| Patrick Duggan - | Town of Galway - | Michael M'Donnell, of Abbeygate-street, Town of Galway, Gentleman - - - | 11 Oct. - 1832. |
| | | Nicholas Burke, of Abbeygate-street, Town of Galway, Gentleman - - - | - ditto. |
| | | John Grealy, of William-street, Town of Galway, Gentleman - - - - | - ditto. |
| Edward Power - | Town of Galway - | Francis Kenny, of Abbeygate-street, Town of Galway, Gentleman - - - | 14 May - 1835. |
| | | Patrick Devite, of Abbeygate-street, Town of Galway, Merchant Tailor - - - | - ditto. |
| | | James M'Sweeny, of Shop-street, Town of Galway, Apothecary - - - - | - ditto. |
| James Higgins - | Town of Galway - | Thomas Hughes, of High-street, Town of Galway, Shopkeeper - - - - | 19 Jan. - 1836. |
| | | Patrick Devite, of Abbeygate-street, Town of Galway, Merchant Tailor - - - | - ditto. |
| | | Nicholas Smyth, of Shop-street, Town of Galway, Gentleman - - - - | - ditto. |

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TOWN OF GALWAY:—RETURNS from Town Clerks of Cities and Towns—*continued.*

| Names of Pawnbrokers. | Residences of Pawnbrokers. | Names, Residences, and Occupations of Securities. | Dates of Bonds. |
|---|---|---|---|
| John Murray - - | Town of Galway - | William Coleman, of Lower Abbeygate-street, Town of Galway, Cabinet-maker - - | 28 Aug. 1827. |
| | | Michael Noone, of the Town of Galway, Shopkeeper - - - - - - | - ditto. |
| | | Timothy Murray, of Abbeygate-street, Town of Galway, Gentleman - - - - | - ditto. |
| Margaret Burke - | Town of Galway - | Nicholas Burge, of Shop-street, Town of Galway, Watchmaker - - - - | 14 Dec. 1835. |
| | | Redmond Commins, of William-street, Town of Galway, Shopkeeper - - - | - ditto. |
| | | James Coleman, of Lower Abbeygate-street, Town of Galway, Cabinet-maker - - | - ditto. |
| James Walsh - - | Town of Galway - | Timothy Murray, of Abbeygate, Town of Galway, Gentleman - - - - - | 28 Nov. 1827. |
| | | James Murray, of - ditto - - ditto - - ditto - - - - - | - ditto. |
| | | Richard Murray, of Bridge-street, ditto - Shopkeeper - - - - | - ditto. |
| AUCTIONEERS and APPRAISERS: | | | |
| Michael Mannion - | Abbeygate-street, Town of Galway. | John Connolly, of Shop-street, Town of Galway, Merchant - - - - - - | 13 Aug. 1824. |
| | | John Moore, of the Town of Galway, Gentleman - - - - - - - | - ditto. |
| | | William Coleman, of - ditto - - ditto - - - - - - - | - ditto. |
| David Burke - - | Town of Galway - | James Mc Dermott, of the Town of Galway, Gentleman - - - - - - | 6 Feb. 1826. |
| | | Thomas Green, - of - - ditto - - Miller - - - - - - | - ditto. |
| | | Mich[l] Duggan - of - - ditto - - Gentleman - - - - - | - ditto. |
| Thomas O'Connell - | Town of Galway - | Patrick Duggan, of the Town of Galway, Shopkeeper - - - - - - | 31 July 1835. |
| | | Michael Kilvey, of - - ditto - - Gentleman - - - - - - | - ditto. |
| | | John Kirwan, - of - - ditto - - Saddler - - - - - - - | - ditto. |

*John M. G'Hara,*
Acting Town Clerk.

## CITY OF KILKENNY.

| N°. | Names of Pawnbrokers who have lodged Bonds in the Town Clerk's Office. | Residences of Pawnbrokers. | Securities named in Bonds | Residences of Securities. | Occupations of Securities. | Date of Bonds. | Observations. |
|---|---|---|---|---|---|---|---|
| 1 | George Reade - | Described in his Bond as late of Meath-street, in the City of Dublin | James Moore - | Capel-street, City of Dublin. | Silver-plater - | 1807, Jan. 24 | George Reade has long discontinued the business of Pawnbroker, and has not resided for the last twenty years in Kilkenny. |
| | | | Jonathan Deverell - | Meath-street, City of Dublin. | Merchant - - | - ditto - | |
| | | | Francis Butler - | North Ann-street, City of Dublin. | Manufacturer - | - ditto - | |
| 2 | John Campion - | City Kilkenny - | John Kelly - - | City Kilkenny - | Esquire - - | 1814, Jan. 15 | John Campion is dead some years. |
| | | | Robert Meighan - | - ditto - - - | Merchant - - | - ditto - | |
| | | | William Cody - - | - ditto - - - | Ropemaker - | - ditto - | |
| 3 | Anne Reynolds - | - ditto - - - | Francis Comerford | - ditto - - - | Merchant - - | 1814, Dec. 12 | These two Securities are dead. |
| | | | Thomas Murphy - | - ditto - - - | Brazier - - | - ditto - | |
| | | | Denis Sweetman - | - ditto - - - | Shoemaker - | - ditto 21 | |
| 4 | William Power - | - ditto - - - | Charles Shearman - | - ditto - - - | Merchant - - | 1817, July 15 | William Power is dead some years. |
| | | | James Power - - | - ditto - - - | Innholder - - | - ditto - | |
| | | | Robert Sheirclyff - | Maddoxtown Mills, Co. Kilkenny. | Gentleman - | - ditto - | |
| 5 | John Porter, jun. | - ditto - - - | John Porter, sen. - | City Kilkenny - | Glover - - | 1822, July 29 | John Porter, jun. is also dead. |
| | | | Ambrose Evans - | - ditto - - - | Gentleman - | - ditto - | |
| | | | Samuel Chaplin - | - ditto - - - | Cabinet Maker | - ditto - | |
| 6 | Edward Redmond | - ditto - - - | Nicholas Shortall - | - ditto - - - | Blanket Manufacturer. | 1824, Oct. 20 | Edward Redmond also dead. |
| | | | Thomas Hoyne - | - ditto - - - | Boot and Shoemaker. | - ditto - | |
| | | | Murty Kavanagh - | - ditto - - - | Publican - - | - ditto - | |
| 7 | Mary Nawlan - | - ditto - - - | Nicholas Nowlan - | Glandine Liberties, City Kilkenny. | Farmer - - | 1824, Dec. 29 | Mary Nowlan also dead. |
| | | | Ja[s] Brophy Nowlan | City Kilkenny - | Woollen Draper | - ditto - | |
| | | | Michael Nowlan - | - ditto - - - | Publican - - | 1825, Jan. 19 | |
| 8 | Ambrose Fitzpatrick - - | - ditto - - - | Thomas Laurenson | - ditto - - - | Grocer - - | 1825, May 17 | Ambrose Fitzpatrick is also dead. |
| | | | Richard Sullivan - | - ditto - - - | Brewer - - | - ditto 21 | |
| | | | James Fitz Gerald - | - ditto - - - | ditto - - - | - ditto 25 | |
| 9 | Thomas Dowling | - ditto - - - | Michael Sullivan - | - ditto - - - | Tanner - - | 1828, Feb. 27 | Thomas Dowling has some years discontinued the business of Pawnbroker, and left Kilkenny. |
| | | | Francis Comerford | - ditto - - - | Grocer - - | - ditto - | |
| | | | Patrick Dowling - | - ditto - - - | Victualler - - | - ditto - | |
| 10 | Patrick Larasy - | - ditto - - - | Michael Neary - | - ditto - - - | - ditto - - | 1828, Feb. 11 | Patrick Larasy is dead. |
| | | | Timothy Pratt - | - ditto - - - | Tailor - - - | - ditto - | |
| | | | Richard Sullivan - | - ditto - - - | Brewer - - | - ditto 14 | |
| 11 | Bridget Campion | - ditto - - - | William Grace - | - ditto - - - | Esquire - - | 1831, Jan. 4 | William Cody, one of the Securities, is dead. |
| | | | William Cody - | - ditto - - - | Tobacconist - | - ditto - | |
| | | | Joseph Gregory - | - ditto - - - | Apothecary - | - ditto - | |
| 12 | Louis Rourke - | - ditto - - - | Com[s] Maxwell - | - ditto - - - | Printer and Stationer. | 1831, May 23 | James Brenan, one of these Securities, is dead. |
| | | | Thomas Laurenson | - ditto - - - | Grocer - - | - ditto - | |
| | | | James Brenan - | - ditto - - - | Woollen Draper | - ditto - | |

THERE are only three of the above Pawnbrokers carrying on that business in the City of Kilkenny, and the Bonds which they and their Securities have entered into recite, as well the said Act of 26 Geo. 3, as that of its amendment by 28 Geo. 3, c. 49; and each Bond of said Pawnbroker is for the sum of 1,000*l.*, and the Bond of each Security is for the sum of 300*l.*, conditioned respectively for the faithful discharge of the several duties required of each such Pawnbroker, by the said Acts of Parliament.

5 February 1838.

*Patrick Watters,*
Town Clerk, City Kilkenny.



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RETURNS from Town Clerks of Cities and Towns—*continued.*

## TOWN OF KINSALE.

1. *Daniel Francis Sullivan*, of Low Fisher-street in the town of Kinsale, Pawnbroker, his Bond to the Town Clerk for £. 300 Irish currency, dated 17 July 1818.

HIS SECURITIES.

John Desmond, the elder, of Cork-street, in the town of Kinsale, Baker, his Bond to the Town Clerk for £. 100 Irish currency, dated 17 July 1818.

Michael Desmond, of the Market lane, in the town of Kinsale, Baker, his Bond to the Town Clerk for £. 100 Irish currency, dated 17 July 1818.

Mark Donovan, of Friar-street, in the town of Kinsale, Tanner, his Bond to the Town Clerk for £. 100 Irish currency, dated 17 July 1818.

The said John Desmond, the elder having died, security in his stead was given by,

Patrick Donovan, of Cork-street, in the town of Kinsale, Currier and Leather-retailer, his Bond to the Town Clerk for £. 100 Irish currency, dated 6 May 1826.

The said Daniel Francis Sullivan discontinued the business, and lately quitted Kinsale.

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2. *Mary Williams*, of the town of Kinsale, widow, Pawnbroker, her Bond to the Town Clerk for £. 300 Irish currency, dated 18 February 1825.

HER SECURITIES.

Richard Williams, of the town of Bandon, Pawnbroker, his Bond to the Town Clerk of Kinsale for £. 100 Irish currency, dated 18 February 1825.

Joseph Bennett, of the town of Bandon, Pawnbroker, his Bond to the Town Clerk of Kinsale for £. 100 Irish currency, dated 18 February 1825.

Thomas Fuller, of the town of Bandon, Pawnbroker, his Bond to the Town Clerk of Kinsala for £. 100 Irish currency, dated 18 February 1825.

The said Mary Williams is carrying on the business in Kinsale.

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3. *George Williams*, of the town of Kinsale, Pawnbroker, his Bond to the Town Clerk for £. 276 18 *s.* 5 ½ *d.* British currency, dated 24 January 1832.

HIS SECURITIES.

Richard Williams, of the North Main-street, in the town of Bandon, Pawnbroker, his Bond to the Town Clerk of Kinsale for £. 92 6 *s.* 1 ¾ *d.* British currency, dated 24 January 1832.

Thomas Fuller, of the South Main-street, in the town of Bandon, Pawnbroker, his Bond to the Town Clerk of Kinsale for £. 92. 6 *s.* 1 ¾ *d.* British currency, dated 24 January 1832.

John Perrot, of the town of Kinsale, Ironmonger, his Bond to the Town Clerk for £. 92 6 *s.* 1 ¾ *d.* British currency, dated 24 January 1832.

The said George Williams is carrying on the business in Kinsale.

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4. *Denis Sullivan* and *John Sullivan*, both of Cork-street, in the town of Kinsale, Pawnbrokers and co-partners in the said trade, their joint Bond to the Town Clerk for £. 276. 18 *s.* 5 ½ *d.* British currency, dated 6 June 1833.

THEIR SECURITIES.

John Purcell, of the Doon, in the liberties of the town of Kinsale, Farmer, his Bond to the Town Clerk for £. 92. 6 *s.* 1 ¾ *d.* British currency, dated 6 June 1833.

Mark Donovan, of Friar-street, in the town of Kinsale, Tanner, his Bond to the Town Clerk for £. 92 6 *s.* 1 ¾ *d.* British currency, dated 6 June 1833.

Charles M'Carthy, of the Market-place, in the town of Kinsale, Woollen-draper, his Bond to the Town Clerk for £. 92 6 *s.* 1 ¾ *d.* British currency, dated 6 June 1833.

The said Denis Sullivan and John Sullivan are carrying on the business in Kinsale.

The before-named Mary Williams, George Williams and Denis and John Sullivan, are the only individuals trading as Pawnbrokers in Kinsale.

There has been no Bond lodged in my office, by any Appraiser, Valuator or Auctioneer, nor by any Surety for such.

All which I certify, at Kinsale, this 1st day of February 1838.

*George Newman,*
Town Clerk.

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RETURNS from Town Clerks of Cities and Towns—*continued.*

## CITY OF LIMERICK.

| No. | Dates of Bonds. | Amount of Bonds. | Principals' Names, Residences and Occupations. | Sureties' Names, Residences and Occupations. | Observations. |
|---|---|---|---|---|---|
| 1 | 24 June 1791 | £. 300 principal, securities £. 100 each. | -- Alexander Blood, of the City of Limerick, Gentleman. | -- Jeremiah Blood, of the City of Limerick, Cordwainer; Henry Bowles, of same place, Dyer; and Daniel Bourke, of same place, Gentleman. | |
| 2 | 12 Nov. 1791 | - ditto - | -- William Perry, of the City of Limerick, Gentleman. | -- James Sexton, of the City of Limerick, Esquire; Robert Inscoe, of same place, Gentleman; and Mary Sexton, of same place, Widow. | |
| 3 | 26 July 1804 | - ditto - | -- James Christy and William O'Hara, of the City of Limerick, Gentleman. | -- Andrew Watson, of the City of Limerick, Esquire; William Byrom, of same place, Gentleman; and John Denmeade, of same place, Gentleman. | |
| 4 | 15 June 1807 | - ditto - | -- Timothy Bunton, of the City of Limerick, Gentleman. | -- John Bunton, of the City of Limerick, Cordwainer; Michael Bermingham, of same place, Hatter; and William Leger, of same place, Cabinet-maker. | |
| 5 | 12 Oct. 1813 | - ditto - | -- Jeremiah O'Connor, of the City of Limerick, Gentleman. | -- John Joynt, of the City of Limerick, Grocer; Charles Joynt, of same place, Tallow-chandler; and Launcetol Collins, of same place, Linen Draper. | |
| 6 | 18 Oct. 1813 | - ditto - | -- Michael Bermingham, of the City of Limerick, Hatter. | -- William Moore, of the City of Limerick, Woollen Draper; Thomas Molony, of same place, Gentleman; and Daniel Molony, of same place, Spirit Retailer. | |
| 7 | 5 Aug. 1815 | - ditto - | -- John Joynt, of the City of Limerick, Gentleman. | -- John Watton, of the City of Limerick, Saddler; Timothy Carey, of same place, Chandler; and Murtagh Looney, of same, place, Tobacconist. | |
| 8 | 19 July 1816 | - ditto - | -- William Carey, of the City of Limerick, Architect. | -- John Purcill, of the City of Limerick, Architect; William Carey, of same place, Gentleman. | |
| 9 | 28 Dec. 1816 | - ditto - | -- John Conway, of the City of Limerick, Woollen Draper. | -- William Carey, of the City of Limerick, Gentleman; Thomas Browne, of same place, Gentleman; and John Purcill, of same place, Architect. | |
| 10 | Feb. 1817 | - ditto - | -- Edward Brown, of the City of Limerick, Gentleman. | -- Daniel Hogan, of the City of Limerick, Feather Merchant; John Brown, of same place, Feather Merchant; and James Brown, of said City, Clothier. | |
| 11 | 20 Oct. 1818 | - ditto - | -- Stephen Gould, of the City of Limerick, Gentleman. | -- John Denmade, of the City of Limerick, Gentleman; Richard Steward, of same place, Accomptant; and Henry Wheelar, of same place, Hat Manufacturer. | |
| 12 | 15 Apr. 1819 | - ditto - | -- James Haliday, of the City of Limerick, Pawnbroker. | -- William Geddy, of the City of Limerick, Gentleman. | |
| 13 | 4 July 1821 | - ditto - | -- John Fitzgibbon, of the City of Limerick, Gentleman. | -- Charles Allen, of the City of Limerick, Apothecary; Mathew Ryan, of same place, Accomptant; and Edward Fitzgibbon, of same place, Accomptant. | |
| 14 | 11 Oct. 1821 | - ditto - | -- Mathew Connellan and Denis Hogan, both of Mary-street, in the City of Limerick, Gentlemen. | -- James O'Meara, of the City of Limerick, Gentleman; Thomas Maugan, of same place, Gentleman; and Terence O'Brien, of same place, Corn Merchant. | |
| 15 | 2 May 1822 | - ditto - | -- Edward Homan, of the City of Limerick, Gentleman. | -- Charles Edward Homan, of the city of Limerick, Gentleman; Thomas Maugan, of same place, Gentleman; and Richard Fennessy, of same place, Seedsman. | |
| 16 | 13 Nov. 1822 | - ditto - | -- John Myles, of the City of Limerick, Master Clothier. | -- Michael Morrison, of the City of Limerick, Clothier; Edmond Fowloe, of same place, Master Clothier. | |
| 17 | 25 Mar. 1823 | - ditto - | -- Eliza Parker, of the City of Limerick, Widow. | -- Gdes Powell, of the City of Limerick, Master Clothier; James M'Mahon, of same place, Master Clothier; and Daniel Mullane, of same place, dyer. | |
| 18 | 22 May 1823 | - ditto - | -- Robert Stewart, of Wilson's Quay, in the City of Limerick, Gentleman. | -- William Peace, of the City of Limerick, Gentleman; William Gould, of same place, Wool Manufacturer; and John Gould, of same place, Glazier. | |



(*continued.*)

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CITY of LIMERICK :—RETURNS from Town Clerks of Cities and Towns—*continued.*

| No. | Dates of Bonds. | Amount of Bonds. | Principals' Names, Residences and Occupations. | Sureties' Names, Residences and Occupations. | Observations. |
|---|---|---|---|---|---|
| 19 | 2 June 1823 | £.300 Principal, and Securities £.100 each. | - - John Doyle, of the City of Limerick, Gentleman. | - - Patrick O'Halloran, of Thomond Gate, in the Liberties of Limerick, Gentleman; John Fielding, of same place, Master Tailor; and James Doyle, of the City of Limerick, Gentleman. | |
| 20 | 25 June 1823 | - ditto - | - - John Bunton, of the City of Limerick. | - - Timothy Bunton, of the City of Limerick, Pawnbroker; William Legel, of same place, Cabinet maker; and John Bunton, of same place, Master Shoemaker. | |
| 21 | 14 May 1824 | - ditto - | - - Michael Barron, of the City of Limerick, Gentleman. | - - John Dundon, of Castle Connell, in the County of Limerick, Hotel-keeper; Maurice Barron, of same place, Spirit-retailer; and Joseph Sexton O'Brien, of Ballyclough, in the Liberties of the City of Limerick, Gentleman. | |
| 22 | 18 May 1824 | - ditto - | - - William Joynt, of the City of Limerick. | - - John M'Namara, of the City of Limerick, Spirit-merchant; John Ramody, of Derrymore, in the County of Clare, Farmer; and Hughes Russell of the said City, Merchant. | |
| 23 | 18 Jan. 1825 | - ditto - | - - William Donovan, of the City of Limerick, Gentleman. | - - John Hogan, of the City of Limerick, Feather-merchant; John Cussen, of same place, Gentleman; and James Donovan, of Rathkeale, in the County of Limerick, Hardware-merchant. | |
| 24 | 18 Jan. 1825 | - ditto - | - - John St. Laurence, of the City of Limerick, Merchant. | - - Daniel Meekam, of the City of Limerick, Flour-factor; Patrick Goulding, of same place, Corn-merchant; and Cornelius Hayes, of same place, Hat-manufacturer. | |
| 25 | 15 June 1825 | - ditto - | - - Hannah Myles, of the City of Limerick, Spinster. | - - John Sweeny, of the City of Limerick, Clothier; John Egan, of same place, Clothier; and Mathew Hayes, of same place, Stuff-manufacturer. | |
| 26 | 18 Nov. 1825 | - ditto - | - - Mary Lynch, of the City of Limerick, Widow. | - - Edward Fennessy, of the City of Limerick, Seedsman; Mathew Hogan, of same place, Merchant; and James Hilliard, of same place, Gentleman. | |
| 27 | 21 Nov. 1825 | - ditto - | - - Michael Kelly, of the City of Limerick, Stone-cutter. | - - William Kelly, of the City of Limerick, Master Stone-cutter; Andrew Fowl, of same place, Chandler; and Charles Vaughan, of same place, Gentleman. | |
| 28 | 27 Dec. 1825 | - ditto - | - - Eliza Keith, of the City of Limerick, Spinster. | - - James Sweeny, of City of Limerick, Grocer; Joseph Jones, of same place, Plumber; and Samuel Caswell, of same place, Merchant. | |
| 29 | 26 Aug. 1826 | - ditto - | - - John Murphy, of the City of Limerick, Gentleman. | - - Thomas Byrnes, of the City of Limerick, Master Cooper; William Murphy, of same place, Gentleman; and Henry Preston, of same place, Accomptant. | |
| 30 | 31 Oct. 1826 | - ditto - | - - Margaret Lawson, of the City of Limerick, Widow. | - - William Gould, of the City of Limerick, Dyer; Joseph Jones, of same place, Plumber and Glazier; and Timothy Bunton, of same place, Pawnbroker. | |
| 31 | 26 Feb. 1827 | - ditto - | - - Thomas Moloney, of the City of Limerick, Gentleman. | - - Edward Fennessy, of the City of Limerick, Seedsman; John Ellard, of the City of Limerick, Grocer; and Robert O'Shaughnessy, of same place, Gentleman. | |
| 32 | 27 Feb. 1827 | - ditto - | - - John Boland, of the City of Limerick, Gentleman. | - - Michael O'Connor, of the City of Limerick, Gentleman; Christopher Bernard, of same place, Gentleman; and Martin Sheahan, of same place, Accomptant. | |
| 33 | 23 Feb. 1828 | - ditto - | - - William Ashton, of the City of Limerick, Chandler. | - - Patrick Hogan, of the City of Limerick, Spirit-retailer; William Kiely, of same place, Gentleman; Michael Hogan, of same place, Gentleman. | |
| 34 | 14 Mar. 1828 | - ditto - | - - Eliza Keith, Widow | - - John Bunton, of the City of Limerick, Gentleman; James Seward, of same place, Grocer; and George M'Auliff, of same place, Grocer. | |
| 35 | 3 June 1828 | - ditto - | - - Catherine Molony, Widow. | - - John Stokes, of the City of Limerick, Architect; Hugh Molony, Spirit-retailer; Patrick Grace, Linen-draper. | |
| 36 | 11 June 1828 | - ditto - | - - John Mullock, of the City of Limerick, Gentleman. | - - Luke Mullock, of the City of Limerick, Ship-broker; Joseph Mullock, of same place, Gentleman; and Ralph Wilson, of same place, Boot and Shoemaker. | |

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City of Limerick:—Returns from Town Clerks of Cities and Towns—*continued.*

| No. | Dates of Bonds. | Amount of Bonds. | Principals' Names, Residences and Occupations. | Sureties' Names, Residences and Occupations. | Observations. |
|---|---|---|---|---|---|
| 37 | 3 Dec. 1828 | £.300 Principal, and Securities £.100 each. | - - George Myles, of the City of Limerick, Woollen-manufacturer. | - - James Myles, of the City of Limerick, Hardware-merchant; Zachary Myles, of same place, Clothier; and Thomas Myles, of same place, Gentleman. | |
| 38 | 23 Dec. 1828 | - ditto - | - - Patrick Conway, of the City of Limerick, Gentleman. | - - Patrick Grace, sen., of the City of Limerick, Gentleman; Thomas Foley, of the City of Limerick, Dealer; and John Duyer, of the City of Limerick, Grocer. | |
| 39 | 5 Feb. 1829 | - ditto - | - - John Carrig, of the City of Limerick. Cabinet-maker. | - - Charles James, of the City of Limerick, Cabinet-maker; John Roonan, of the City of Limerick, Gentleman; and John Clanchy, of the City of Limerick, Spirit-retailer. | |
| 40 | 26 Mar. 1829 | - ditto - | - - Edmond FitzGibbon, of the City of Limerick, Gentleman. | - - Rev. James FitzGibbon, of the City of Limerick, Roman Catholic Curate; John FitzGibbon, of same place, Pawnbroker; and John Doyle, of same place, Pawnbroker. | |
| 41 | 16 May 1829 | - ditto - | - - John Russell, of the City of Limerick, Merchant. | - - John Dalton, of the City of Limerick, Butcher; Michael Healy, of same place, Butcher; and John Donovan, of same place, Butcher. | |
| 42 | 24 July 1829 | - ditto - | - - John Parker, of the City of Limerick, Gentleman. | - - Thomas Parker, of the City of Limerick, Clothier; Thomas Evans, of the City of Limerick, Gentleman; and James Myles, of the City of Limerick, Shopkeeper. | |
| 43 | 1 Aug. 1829 | - ditto - | - - Thomas Corbett, of the City of Limerick, Chandler. | - - Michael Reordon, of the City of Limerick, Apothecary; Henry Molony, of the City of Limerick, Gentleman; and Peter Cleary, of the City of Limerick, Apothecary. | |
| 44 | 5 Aug. 1829 | - ditto - | - - James Myles, of the City of Limerick, Gentleman. | - - John Parker, of the City of Limerick, Pawnbroker; Mathew Hayes, of same place, Clothier; and John Egan, of same place, Wool-comber. | |
| 45 | 15 Aug. 1829 | - ditto - | - - Mary Dickson, of the City of Limerick, Spinster. | - - Samuel Tulhill, of the City of Limerick, Gentleman; Mathew James Moore, of same place, Grocer; and Thomas Moore, of same place, Dyer. | |
| 46 | 29 Apr. 1830 | - ditto - | - - Timothy Bunton, of the City of Limerick, Gentleman. | - - John Bunton, of the City of Limerick, Pawnbroker; Henry Smyth, of same place, Silversmith; and Edward Homan, of same place, Apothecary. | |
| 47 | 16 Oct. 1830 | - ditto - | - - Catherine Peacock, of the City of Limerick, Widow. | - - Patrick Kelly, of the City of Limerick, Coach-owner; Jeremiah Ryan, of same place, Merchant; and Michael O'Connor, of same place, Auctioneer. | |
| 48 | 29 Oct. 1830 | - ditto - | - - Richard Bunton, of the City of Limerick, Leather-retailer. | - - Richard Palmer Canter, of the City of Limerick, Printer; Ralph Wilson, of same place, Master Shoe-maker; and Patrick Meehan, of same place, Merchant. | |
| 49 | 1831 | - ditto - | - - Mortimer Shannon, of the City of Limerick, Hardware-merchant. | - - John M'Donnell, of the City of Limarick, Woollen-draper; Maurice Scanlan, of same place, Spirit-retailer; and Solomon Frost, of same place, Woollen-draper. | |
| 50 | 3 Mar. 1832 | - ditto - | - - Alexander Trousdell, of the City of Limerick, Gentleman. | - - James Myles, of the City of Limerick, Gentleman; Thomas Myles, of same place, Gentleman; and John Myles, of same place, Pawnbroker. | |
| 51 | 20 Aug. 1832 | - ditto - | - - Zachary Myles, of the City of Limerick, Gentleman. | - - Thomas Myles, of the City of Limerick, Gentleman; James Myles, of same place, Hardware-merchant; and Zachary Myles, of same place, Gentleman. | |
| 52 | 30 Aug. 1832 | - ditto - | - - Hannah Russell, of the City of Limerick, Widow. | - - Alexander Trousdell, of the City of Limerick, Pawnbroker; James Myles, of same place, Gentleman; and Thomas Myles, of same place, Gentleman. | |
| 53 | - ditto - | - ditto - | - - Thomas Myles, of the City of Limerick, Gentleman. | - - Alexander Trousdell, of the City of Limerick, Pawnbroker; James Myles, of same place, Gentleman; and John Moore, of same place, Dyer. | |



(*continued.*)

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CITY of LIMERICK :—RETURNS from Town Clerks of Cities and Towns—*continued.*

| No. | Dates of Bonds. | Amount of Bonds. | Principals' Names, Residences and Occupations. | Sureties' Names, Residences and Occupations. | Observations. |
|---|---|---|---|---|---|
| 54 | 29 Oct. 1832 | £. 300 Principal, and Securities £. 100 each. | - - Bridget Donovan, of the City of Limerick, Spinster. | - - Michael Donovan, of the City of Limerick, Pawnbroker; Walter Burke Hogan, of same place, Leather-retailer; and John Hogan, of same place, Feather-merchant. | |
| 55 | 17 Nov. 1832 | - ditto - | - - Stephen Drysdale, of the City of Limerick, Gentleman. | - - Philip Lyons, of the City of Limerick, Hardware-merchant; John C. Drysdale, of same place, Chandler; and John M'Ardell, of same place, Gentleman. | |
| 56 | 29 Nov. 1832 | - ditto - | - - William Carey, of the City of Limerick, Gentleman. | - - Edmond Quilly, of the City of Limerick, Accompant; John Purcell, of same place, Builder; and Patrick Duyer, of same place, Woollen-draper. | |
| 57 | 9 Feb. 1833 | - ditto - | - - Sarah Heath, of the City of Limerick, Spinster. | - - Thomas Blake, of the City of Limerick, Gentleman; Timothy Okeley, of same place, Apothecary; and James Clements, of same place, Acting Chief Constable of City of Limerick Police. | |
| 58 | 12 July 1833 | - ditto - | - - John Skiddy, of the City of Limerick, Architect. | - - John Duyer, of the City of Limerick, Grocer and Spirit-retailer; William Keely, of same place, Grocer and Spirit-retailer; and Michael Keely, of same place, Pawnbroker. | |
| 59 | 14 Oct. 1833 | - ditto - | - - Margaret St. Laurence, of the City of Limerick, Widow. | - - Patrick Goulding, of the City of Limerick, Merchant; John Kerby, of same place, Hat-manufacturer. | |
| 60 | June 1834 | - ditto - | - - Edward G. Parker, of the City of Limerick, Gentleman. | - - James Corneill, of the City of Limerick, Gentleman; Oliver Stephenson and William Canter, both of said City, Gentlemen. | |

## COUNTY OF THE CITY OF WATERFORD.

| No. | Names of Pawnbrokers, Residences and Dates of Bonds. | Names of Sureties. | Residences. | Occupations. | Dates of Bonds. |
|---|---|---|---|---|---|
| 1 | John Brophy, of Stephen-street; Bond, dated 14 July 1836 - - - - | Walter Kelly - - | Ballybricken - | Stationer - - | 14 July 1836. |
| | | George Boyle - - | Quay - - - | Shoemaker - - | - ditto. |
| | | Patrick Tobin - - | ditto - - - | Woollen-draper - | - ditto. |
| 2 | Fenton William Case, of Peter-street; Bond, dated 26 May 1825 - - - - | Abraham Henderson | Aone-street - - | Gentleman - - | 26 May 1825. |
| | | John O'Neille - - | - ditto - - | - ditto - - | - ditto. |
| | | Robert Sheffield - | Peter-street - - | Pawnbroker - - | - ditto. |
| 3 | Daniel Doyle, of Michael-street; Bond, dated 3 June 1834 - - - - | Patrick Daltoo - | Michael-street - | Chandler - - | 3 June 1834. |
| | | John Fahy - - | Manor - - | Gentleman - - | - ditto. |
| | | Richard Phelan - | John-street - - | Publican - - | 31 Jan. 1838. |
| 4 | Johanna Dunphy, of Lady-lane; Bond, dated 10 Oct. 1837 - - - - | William Sullivan - | Stephen-street - | - ditto - - | 10 Oct. 1837. |
| | | Daniel Lynagh - | - ditto - - | Brewer - - | - ditto. |
| | | John Murphy - - | Waterford - - | Carpenter - - | - ditto. |
| 5 | Edward Grennan, of Parliament-street; Bond, dated 15 October 1829 - - | John Campion - | Barrack-street - | Innkeeper - - | 15 Oct. 1829. |
| | | Simon Campion - | Hennessy's-road - | Gentleman - - | - ditto. |
| | | John Grennan - | Parliament-street - | - ditto - - | - ditto. |
| 6 | Benjamin Hill, of Lady-lane; Bond, dated 7 September 1832 - - - - | Thomas Hill - - | Ghost-lane - - | Shoemaker - - | 7 Sept. 1832. |
| | | George Mahony - | Peter-street - - | Serjeant-at-Mace - | - ditto. |
| | | James Budd - - | - ditto - - | Master Cooper - | 5 Feb. 1838. |
| 7 | Edward Hynes, of Patrick-street; Bond, dated 28 April 1836 - - - | Thomas Henderson - | Patrick-street - | Shopkeeper - - | 28 April 1836. |
| | | Timothy Rafter - | - ditto - - | Dealer - - | - ditto. |
| | | George Boyle - - | Quay - - - | Shoemaker - - | - ditto. |
| 8 | John Irwin, of Bakehouse-lane; Bond, dated 27 Oct. 1818 - - - - | Henry Dart - - | ditto - - - | Pump-borer - - | 8 Oct. 1828. |
| | | John Flanagan - | Bailey's New-street | Paper-stainer - | - ditto. |
| | | William Roche - | George's-street - | Master Cooper - | 5 May 1836. |
| 9 | Elizabeth Kavanagh, of Ballybricken; Bond, dated 17 April 1835 - - - | Joseph Dice - - | Spriorgarden-alley | Whitesmith - - | 17 April 1835. |
| | | Richard Wilson - | Lady-lane - - | Cabinet-maker - | - ditto. |
| | | Martin Kavanagh - | Spring-garden-alley | Revenue boatman - | - ditto. |
| 10 | Eleanor Lawton, of Stephen-street; Bond, dated 17 March 1831 - - - | Nicholas O'Neille - | Patrick-street - | Grocer - - | 17 March 1831. |
| | | Michael Conran - | Stephen-street - | Medical Doctor - | - ditto. |
| | | Daniel Lynagh - | - ditto - - | Brewer - - | 18 Oct. 1831. |
| 11 | Margaret Manning, of Stephen-street; Bond, dated 30 April 1829 - - - - | Thomas Power - | Anne-street - - | Master Cooper - | 15 April 1836. |
| | | William Curran - | Stephen-street - | Shopkeeper - - | - ditto. |
| | | William Slaney - | - ditto - - | Pawnbroker - - | 7 Sept. 1837. |

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COUNTY of the CITY of WATERFORD:—RETURNS from Town Clerks of Cities and Towns—*continued.*

| No. | Names of Pawnbrokers, Residences and Dates of Bonds. | Names of Sureties. | Residences. | Occupations. | Dates of Bonds. |
|---|---|---|---|---|---|
| 12 | Edward Maddigan, of Cook-lane; Bond, dated 19 July 1830 - - - - | William Murphy - | Ferry-bank - - | Merchant - - | 19 July 1830. |
| | | Sylvester Phelan - | High-street - - | Grocer - - | - ditto. |
| | | Lau. Scanlan - - | Cook-lane - - | Cork-cutter - - | - ditto. |
| 13 | John Noble, of Stephen-street; Bond, dated 22 April 1831 | John Todd - - | Patrick-street - | Saddler - - | 22 April 1831. |
| | | Tobias Archdekin - | - ditto - - | Shopkeeper - - | - ditto. |
| | | Thomas O'Reilly - | Broad-street - - | Tobacconist - - | - ditto. |
| 14 | John O'Brien, of Bake-house-lane; Bond, dated 28 March 1834 - - - | Thomas Bourke - | Yellow-road - - | Master Cooper - | 28 March 1834. |
| | | Richard Phelan - | John-street - - | Publican - - | 31 Jan. 1838. |
| | | William Hearne - | Square - - - | Grocer - - | - ditto. |
| 15 | Bridget O'Reilly, of John-street; Bond, dated 31 January 1838 - - - | Matthew Power - | John-street - - | Publican - - | - ditto. |
| | | Richard Phelan - | - ditto - - | - ditto - - | - ditto. |
| | | Henry Chamney - | John's-hill - - | Gentleman - - | - ditto. |
| 16 | Hannah Pounder, of Stephen-street; Bond, dated 18 September 1828 - - | John Todd - - | Patrick-street - | Saddler - - | 18 Sept. 1828. |
| | | James Butler - - | Barrons-street - | Master Tailor - | - ditto. |
| | | James Abernethy - | Patrick-street - | Shopkeeper - - | - ditto. |
| 17 | Robert Sheffield, of Peter-street; Bond, dated 5 May 1827 - - - - | Matthew Murphy - | Bailey New-street - | Gentleman - - | 5 May 1827. |
| | | Fenton Wm. Case - | Peter-street - - | Pawnbroker - - | - ditto. |
| | | Henry Griffith - | Waterford - - | Painter - - | 1 July 1830. |
| 18 | William Slaney, of Stephen-street; Bond, dated 8 August 1837 - - - | William Murphy - | Patrick-street - | Publican - - | 8 August 1837. |
| | | Patrick Connolly - | - ditto - - | Baker - - - | - ditto. |
| | | Daniel Maher - - | - ditto - - | Publican - - | 3 Feb. 1838. |
| 19 | Elizabeth Slaney, of Stephen-street; Bond, dated 1 May 1821 - - - - | William O'Neille - | Tramore-ct., Waterford | Architect - - | 1 May 1821. |
| | | Michael Dunne - | Waterford - - | Pawnbroker - - | - ditto. |
| | | Man. Power - - | - ditto - - | Farmer - - | - ditto. |
| 20 | John Todd, of Michael-street; Bond, dated 7 May 1836 - | John Fitzgerald - | Patrick-street - | Publican - - | 7 May 1836. |
| | | James Abernethy - | - ditto - - | Shopkeeper - - | - ditto. |
| | | Tobias Archdekin - | - ditto - - | - ditto - - | 31 Jan. 1838. |
| 21 | Anne Todd, of Michael-street; Bond, dated 4 September 1832 - - - | James Abernethy - | - ditto - - | - ditto - - | 4 Sept. 1832. |
| | | Tobias Archdekin - | - ditto - - | - ditto - - | - ditto. |
| | | John Fitzgerald - | - ditto - - | Publican - - | 31 Jan. 1838. |
| 22 | Martin Walsh, of the Mayor's Walk; Bond, dated 17 October 1837 - - - | John Evoy - - | Newgate - - | Brewer - - | 17 Oct. 1837. |
| | | John Murphy - - | Waterford - - | Farmer - - | - ditto. |
| | | James Gibney - - | Ballybricken - | Chandler - - | - ditto. |
| 23 | Margaret Duffy, of the Yellow-road; Bond, dated 3 February 1831 - - - | William Caulfield - | Ballybricken - | Dealer - - | 3 Feb. 1838. |
| | | John Collaghan - | - ditto - - | Publican - - | - ditto. |
| | | Martin Ryan - - | John's-hill - - | Gentleman - - | - ditto. |
| 24 | James Fortescue, of Patrick-street, Appraiser and Auctioneer; Bond, dated 25 March 1822 - - - | John Cox - - | Quay - - - | Rope-maker - - | 25 March 1822. |
| | | James Munn - - | Patrick-street - | Shoemaker - - | 18 April 1836. |
| | | Tobias Archdekin - | - ditto - - | Shopkeeper - - | 1 Feb. 1838. |

*R. Cooke*, Town Clerk.

TOWN OF YOUGHAL.

| Pawnbrokers' Names. | Residences. | Names, Residences and Occupations of Sureties. | Dates of Bonds. |
|---|---|---|---|
| Catherine Walsh - | - - South Main-street, in the Town of Youghal - | Patrick Ronayne, Youghal, Chandler - -<br>Joseph Murphy - ditto - Spirit-retailer -<br>John O'Neill - ditto - Salt-refiner - - | 15 Feb. 1820. |
| Mary Barry - - | - - South Main-street, in the Town of Youghal - | John Ryan - - ditto - Corn-merchant -<br>John Taylor - ditto - Corn-merchant -<br>William Doherty - ditto - Woollen Draper - | 28 May 1836. |
| Michael Flanagan - | - - North Main-street, in the Town of Youghal - | Thomas Flynn - ditto - Shopkeeper - -<br>Wm. Buckmaster - ditto - Woollen Draper -<br>William Osborne - ditto - Grocer - - - | 17 March 1837. |
| Michael Mullins - | - - North Main-street, in the Town of Youghal - | Edward Morgan - ditto - Woollen Draper -<br>Richard Morgan - ditto - Woollen Draper -<br>Alexander Eager - ditto - Shopkeeper - - | 31 March 1837. |
| Andrew Johnson - | - - North Main-street, in the Town of Youghal - | Richard Pilkington ditto Wine and Spirit Merch't<br>Thomas Sims - ditto - Apothecary - -<br>Henry Browne - ditto - Gentleman - - | 3 Oct. 1837. |
| APPRAISERS' NAME.<br>Michael Mullins - | North Main-street, Youghal | Patrick Ronayne - ditto - Chandler - -<br>Thomas Browne - ditto - Shopkeeper - -<br>William Barry - ditto - Grocer - - - | 29 August 1825. |

Town Clerk's Office, Youghal, 2 February 1838.

Which I humbly certify,
*John Jenkins*, Town Clerk of Youghal.



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## RETURNS from Secretaries of Grand Juries.

A RETURN of the Names and Residences of Persons appointed by Grand Juries to be Appraisers and Auctioneers; of their Sureties who have lodged Bonds in their Office, and have taken the Oath appointed to be taken, pursuant to Act 26 Geo. 3, c. 43, s. 36 & 37.

### COUNTY OF ANTRIM.

| NAMES. | RESIDENCES. |
|---|---|
| John Devlin - - - | - - - Belfast. |
| John Byrne - - - | - - - Belfast. |
| William Todd - - - | - - - Belfast. |
| John Moore - - - | - - - Belfast. |

There have not been any Bonds of the above Persons or their Sureties lodged in the Secretary's Office, consequently no Return can be made of the Names of the Sureties, nor can it be stated whether the Oath required by the Act of the 26th Geo. 3, c. 43, s. 36 & 37, has been taken by the respective Parties.

Carrickfergus, 6 February 1838.

*John Coates,*
Secretary of the Grand Jury of the County of Antrim.

### COUNTY OF ARMAGH.

I THIS morning had the honour of your letter of the 29th instant; and in reply beg to state, that I never knew of an Appraiser or Auctioneer having been appointed by the Grand Jury of this county, nor of their having given security to the Grand Jury, and I have acted as Secretary for the last twenty years.

I have, &c.

Armagh, 31 January 1838.

*T. V. Everett.*

T. Drummond, Esq. &c. &c. &c.

### COUNTY OF CARLOW.

Sir,

Grand Jury Secretary's Office, Carlow, 1 February 1838.

I BEG to acknowledge the receipt of your letter, dated the 29th ultimo, with an Order of the House of Commons, for—" A Return from each of the Grand Jury Secretaries in Ireland of the Names and Residences of all Persons appointed Appraisers and Auctioneers in Ireland; of their Sureties who have lodged Bonds in their Office and have taken the Oath appointed to be taken, pursuant to an Act passed in the Irish Parliament, in the 26th Geo. 3, c. 4, s. 36 & 37." In reply, I take leave to inform you, there have been no documents lodged with the Secretary of the Grand Jury of the County of Carlow relating to the above-mentioned Return.

I have, &c.

Thomas Drummond, Esq., &c. &c. &c.
Castle, Dublin.

*Robt Browne,*
Secretary to the Grand Jury, County Carlow.

### TOWN OF CARRICKFERGUS.

Sir,

Carrickfergus, 31 January 1838.

I BEG leave to acknowledge the receipt of your letter of the 29th instant, accompanied by an Order of the House of Commons, of the 22d instant, requiring the Names and Residences of all Persons appointed Appraisers and Auctioneers; also, of their Sureties, &c.

In reply, I have to state, that there are no Appraisers nor Auctioneers resident within the bounds of the County of the Town of Carrickfergus, nor have been for the last sixteen years, the period I have held the situation of Secretary of the Grand Jury of this county.

I am, &c.

To T. Drummond, Esq., &c. &c. &c.
Castle, Dublin.

*John M. Eccleston,* Secretary.

### COUNTY OF CAVAN.

I HUMBLY certify, that there does not appear any Bond, Record or other document, in anywise connected with the above Order, in the Office of the Secretary of Grand Jury of County of Cavan.

Cavan, 12 February 1838.

*Edward E. Mayne,*
Secy of Grand Jury.

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RETURNS from Secretaries of Grand Juries—*continued.*

## COUNTY OF CLARE.

| Appraisers. | Auctioneers. | Securities who lodged Bonds. |
|---|---|---|
| None. | None. | None. |

*Francis Morice,*
Grand Jury Secretary, County of Clare.

9 February 1838.

## COUNTY OF CORK.

| Dates of Appointment. | Names. | Auctioneers or Appraisers. | —— |
|---|---|---|---|
| 1823: Summer Assizes - | Richard Curry - | Auctioneer and Appraiser. | For the Town of Youghal. |
| Ditto - - | John Armstrong | ditto - ditto - | For the Town of Kinsale. |
| 1825: Summer Assizes - | Roger B. Evans - | Auctioneer - | For the County. |
| Ditto - - | Richard Curry - | ditto - - | For the Town of Youghal. |
| 1831: Summer Assizes - | John Martin - James Norton - William Martin - | Auctioneers and Appraisers - | For the Towns of Bandon, Macroom, Clonakilty, Skibbereen, Bantry, Dunmanway, Rosscarbery, Mill-street, &c. |
| Ditto - - | James Barry - | Auctioneer and Appraiser. | For the East Riding; viz. Cove Midleton, &c. |

I certify that the above are the Names of all Persons who have been appointed Appraisers or Auctioneers by the Grand Juries of the County of Cork, as far as I can ascertain; but there is no document or record in my office which would enable me to state whether they have entered into any bonds, none being lodged with me; or whether any or which of them have taken the oaths appointed to be taken.

*Richard B. Cotter,*
Secretary to the County Cork Grand Jury.

Cork, 7 March 1838.

## CITY OF CORK.

I certify that no such Bond has ever been lodged in my office.

*Denham Franklin,*
Grand Jury Secretary, City of Cork.

Secretary's Office, March 8, 1838.

## COUNTY OF DONEGAL.

| Names. | Residences. |
|---|---|
| Nil. | Nil. |

*William M. Clintock Spence*
Secretary Grand Jury, County of

Lifford, 31 January 1838.

## COUNTY OF DOWN.

IN obedience to the Order of the Honourable the House of Commons, bearing date the 22d day of January 1838:

I certify that there is not any document in my office to show that any such appointment was ever made by the Grand Jury of this county.

*Robert Gordon,*
Secretary to the Grand Jury of the County of Down.

Dated this 2d day of February 1838.



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RETURNS from Secretaries of Grand Juries—*continued.*

## COUNTY OF DUBLIN.

Sir, 31 January 1838.

IN reply to your letter of the 29th instant, transmitting to me, by the command of the Lord Lieutenant, a Copy of an Order of the House of Commons, dated the 22d instant, signifying his Excellency's desire that I should forthwith furnish you Returns in duplicate of the Names and Residences of all Persons appointed Appraisers and Auctioneers in Ireland; of their Sureties who have lodged Bonds in my Office, and have taken the Oath appointed to be taken, pursuant to an Act passed in the Irish Parliament in the 26th Geo. 3, cap. 43, sec. 36 & 37:

I beg to state, that there have not been any Bonds, as referred to, lodged in my office.

I have, &c.

*Henry Baker*, Secretary of the Grand Jury, County of Dublin.
Office, 4, North Frederick-street.

## CITY OF DUBLIN.

26, Rutland-square, North, 6 February 1838.

UPON search in the books of the Grand Juries of the County of the City of Dublin, from the year 1805 to the present time, it does not appear that the Grand Juries for the County of the City of Dublin did appoint any Appraisers or Auctioneers, or that any Bonds were passed, or oaths taken by Appraisers or Auctioneers for the County of the City of Dublin.

*Alexander Montgomery*,
Secretary Grand Juries for the County of the City of Dublin.

## TOWN OF DROGHEDA.

— None. —

Certified per *John Crawford*,
Secretary to the Grand Jury of the County of the Town of Drogheda.

## COUNTY OF FERMANAGH.

— None. —

Examined by *William Irvine*,
31 January 1838. Secretary Grand Jury of Fermanagh.

## COUNTY OF GALWAY.

— None. —

*Barry O'Hara*, Secretary.
Grand Jury Secretary's Office, Galway, 3 February 1838.

## TOWN OF GALWAY.

Sir, Galway, 20 April 1838.

REFERRING to the communications addressed to me, calling for Returns required by the House of Commons, dated 22d January, relating to Auctioneers, I beg leave to state, that their Bonds, and the Names of their Securities, have never been lodged in my office, but on making inquiry, I understand that these documents have been lodged in the Office of the Clerk of the Peace.

I am, &c.

T. Drummond, Esq., Secretary,
Dublin Castle.

*Robert Adams*, Secretary.

## COUNTY OF KERRY.

No Appraiser or Auctioneer has been appointed by the Grand Jury of this County.

*Henry M'Can*, Grand Jury Secretary,
Tralee, 14 February 1838. County Kerry.

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RETURNS from Secretaries of Grand Juries—*continued.*

## COUNTY OF KILDARE.

Sir, Secretary's Office, Naas, 11 March 1838.

BEING on a round of road sessions, I was not able until this day to acknowledge your official communication relative to Pawnbrokers.

I have no way of ascertaining the Number of Pawnbrokers; and no registry of such persons has been made in my office.

I have &c.

To T. Drummond, Esq. &c. &c. &c. *William Goodwin*, Secretary of County Kildare Grand Jury.

## COUNTY OF KILKENNY.

Sir, Kilkenny, 15 February 1838.

IN compliance with the Order of the House of Commons of the 22d January last, relative to Appraisers and Auctioneers having lodged Bonds or taken the oaths pursuant to the 26 Geo. 3, c. 43: I beg to say, that there are no documents or trace of evidence that such was ever done in this county.

I have, &c.

*H. Devereux*, Secretary Grand Jury, County Kilkenny.

## COUNTY OF THE CITY OF KILKENNY.

— Nil. —

No such appointment made within thirty years which I have been Secretary of the Grand Jury, nor can I trace any such on the books left by my predecessor.

Which I certify,

6 February 1838. *James M'Creery*, Secretary Grand Jury, City Kilkenny.

## KING'S COUNTY.

Sir, Tullamore, 3 February 1838.

IN reply to your letter of the 29th ultimo, enclosing a copy of an Order of the House of Commons, requiring "A Return of the Names and Residences of all persons appointed Appraisers and Auctioneers, &c. pursuant to the Act of the 26 Geo. 3. c. 43, s. 36 & 37," I have to state for the information of his Excellency the Lord Lieutenant, that no such appointments have taken place in this county.

If any persons have acted as Appraisers, I believe they have lodged their Bonds with the County Treasurer, to whom I beg leave respectfully to refer you.

I have, &c.

Thomas Drummond, Esq. &c. &c. &c. *Thomas Mitchell*, Secretary King's County Grand Jury.

## COUNTY OF LEITRIM.

| Names of Auctioneers and Appraisers and their Residences. | Names of Sureties and their Residences. |
|---|---|
| None. | None. |

*H. F. Cullen*,

Secretary's Office, 8 February 1838. Secretary of Grand Jury, County of Leitrim.

## COUNTY OF LIMERICK.

Sir, County Secretary's Office, Limerick, 1 February 1838.

IN reply to your letter of the 29th instant, enclosing an Order of the House of Commons, requiring the Names and Residences of all persons appointed Appraisers and Auctioneers, &c. &c., I beg to state, there have been no Bonds of either lodged in this office.

I have, &c.

T. Drummond, Esq. &c. &c. &c. *Edmond Gabbett*, Secretary Grand Jury, County Limerick.



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RETURNS from Secretaries of Grand Juries—*continued.*

## CITY OF LIMERICK.

Limerick, 18 April 1838.

Sir,

I HAVE the honour to inform you, that there is no Return in the hands of the Secretary to the City Grand Jury relative to Auctioneers. Your former letters were delivered to the Clerk of the Crown and Peace for this City, as the required information is to be furnished by that officer, and early in February last he informed me he would forward to you the necessary information.

T. Drummond, Esq.
Castle, Dublin.

I am, &c.
*W. Piercy.*

## CITY AND COUNTY OF LONDONDERRY.

I CERTIFY that the only person that appears to have been appointed Appraiser and Auctioneer under said Act is Dennis Bradley, of Coleraine, who was appointed Pawnbroker Appraiser at spring assizes 1836, when duly qualified for the Coleraine District; but no qualification or security have been passed or entered into.

*John Thos. Gregg,*
Secretary to Grand Jury.

## COUNTY OF LONGFORD.

| Names of Auctioneers, &c. | Residences. | Names of Sureties. | Residences. | Office in which Bonds are lodged. | Oath. |
|---|---|---|---|---|---|
| John Clarke - - | Longford - | Michael M'Guire<br>Bryan Murray - | Longford -<br>ditto - | Excise Office, Athlone. | Not taken. |
| James Ganley - | ditto - - | John M'Cleland<br>William Gray - | ditto -<br>ditto - | ditto - - | ditto. |
| Thomas Huston - | ditto - - | Michael Quin -<br>Henry Ruxton - | ditto -<br>ditto - | ditto - - | ditto. |
| Edward W. Briggs | Ballymahon - | Andrew O'Brien<br>John Lee - - | Ballymahon<br>ditto - | ditto - - | ditto. |

The Auctioneers, &c. were not appointed by Grand Jury.

Edgeworthatone,
12 February 1838.

*James Geoffroy,*
Secretary to Grand Jury, County Longford.

## COUNTY OF LOUTH.

— None. —

Dundalk, 7 February 1838.

*Alex. Shekleton,*
Secretary to Grand Jury of Louth.

## COUNTY OF MAYO.

— None. —

*G. Clendrinning,* jun.
Secretary of Grand Jury, County of Mayo.

## COUNTY OF MEATH.

— None. —

*Wm. Allen,*
Secretary Grand Jury of Meath.

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RETURNS from Secretaries of Grand Juries—*continued.*

## COUNTY OF MONAGHAN.

—None.—

Certified by me,
*Alex^r Mitchell,*
Sec. of the Grand Jury,
Co. of Monaghan.

1 Feb. 1838.

## QUEEN'S COUNTY.

Sir, Secretary's Office, Maryborough Court-house, 2 Feb. 1838.

I HAVE the honour to acknowledge the receipt of your letter of 29th inst. calling for a Return of the names and residences of all persons appointed Appraisers and Auctioneers; of their Securities who have lodged Bonds and taken the oath appointed: In reply, I can only say, I am nearly six years Secretary to the Queen's County Grand Jury; during that period no such documents were lodged with me, and I have searched all documents and papers in the office and have not found any such in it.

I have, &c.
*Arthur Moore Mosse,*
Secretary Queen's Co. Grand Jury.

To Thomas Drummond, Esq.
Dublin Castle.

## COUNTY OF ROSCOMMON.

Sir, Grand Juries' Secretary's Office, Roscommon, 5 February 1838.

I HAD the booour of receiving your letter of the 29th ult. this day, with the copy of an Order of the House of Commons, requiring a Return of the names and residences of all persons appointed Appraisers and Auctioneers; of their Sureties who have lodged Bonds, and have taken the oath appointed to be taken, pursuant to the 26 Geo. 3, cap. 43, sec. 36 & 37.

And in reply to which, I beg leave to acquaint you, that I cannot furnish you with such Return for this county, as there have been no documents lodged in my office that would enable me to do so: the Act has not been, I believe, at all complied with in this county.

I am, &c.
*M^l Sharkey,*
Sec. Roscommon, G. Jury.

T. Drummond, Esq.
&c. &c. &c.

## COUNTY OF SLIGO.

Summer Assizes, 19 July 1823.

PURSUANT to 26 Geo. 3, ch. 43, sec. 26, we present John Keaughron, sen., of Thomas-street, in the town of Sligo, to be a fit and proper person to perform the office and duties of an Appraiser and Auctioneer.

The foregoing is the only document in my custody connected with the appointment of Appraisers and Auctioneers; there is no Bond or registry of oath to correspond with the above appointment.

*Robert Christian,*
Sec. Grand Jury,
County of Sligo.

Grand Jury Room.

## COUNTY OF TIPPERARY.

Sir, Clonmel, 3 Feb. 1838.

I HAVE the honour to acknowledge the receipt of your letter of the 29th ult., enclosing a copy of an Order of the House of Commons, requiring a Return from each of the Grand Jury Secretaries in Ireland; of the names and residences of all persons appointed Appraisers and Auctioneers in Ireland; of their Sureties who have lodged Bonds in their office, and have taken the oath appointed to be taken, pursuant to an Act passed in the Irish Parliament in 26 Geo. 3, c. 43, s. 36 & 37.

I beg leave to acquaint you, for his Excellency the Lord Lieutenant's information, that there are no documents whatever lodged in my office from which I could make the required Return.

I have, &c.
*Edwin Sadleir,*
Secretary of Grand Jury,
County of Tipperary.

T. Drummond, Esq.
&c. &c. &c.

## COUNTY OF TYRONE.

I CERTIFY that there has not been any appointment made by the Grand Jury of said county of Appraisers or Auctioneers, under the 26 Geo. 3, ch. 43, sec. 36 & 37, since my appointment as Secretary at Summer Assizes 1835; nor have I heard there were any such appointments made previous to that period by the Grand Jury.

*Alex^r Jno. Constant,*
Sec. Tyrone Grand Jury.



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RETURNS from Secretaries of Grand Juries—*continued.*

## COUNTY OF WATERFORD.

Sir, Waterford, 2 March 1838.

I HAVE made search in the Presentment Books for the County of Waterford, and I do not find that any appointment of an Appraiser or Auctioneer has been at any time made by the Grand Jury of the County of Waterford.

I have, &c.
*Mich. Mortimer,*
Secretary Grand Jury, County Waterford.

To T. Drummond, Esq.

## CITY OF WATERFORD.

| Auctioneers' Names. | Residences. | Sureties who have lodged Bonds in Secretary's Office, and have taken the Oaths. |
|---|---|---|
| James Fortescue - - - | City of Waterford - - - | None. |
| William Sharpe - - - | - ditto - - - - - | - ditto. |

*James Henry Reynett,*
Secretary to the Grand Jury of the City of Waterford.

## COUNTY OF WESTMEATH.

Sir, Mullingar, 24 February 1838.

I HAVE been honoured with receipt of yours of the 29th ult., requiring a Return to be laid before the House of persons appointed Appraisers and Auctioneers, of their Sureties who have lodged Bonds in my office, and who have taken the oath appointed to be taken, pursuant to the 26 Geo. 3, chap. 43, sec. 36 & 37; and in compliance, Sir, I beg to inform you that there have not been any Bonds lodged in my office by any Appraisers or Auctioneers in this county. I have seen the principal Auctioneer in this county, who informed me he passed no Bonds, nor made any oath relative to such situation, nor did he believe any other Auctioneer in the county did so.

I have, &c.
*Philip Tyrrell,*
Secretary to Westmeath Grand Jury.

Thomas Drummond, Esq.
&c. &c. &c.

## COUNTY OF WEXFORD.

IN answer to the above order, I beg leave to state, I cannot find any record of any appointments of Appraisers or Auctioneers, or any Bonds, &c. lodged in the office of the Secretary to the Grand Jury of the County Wexford.

*William S. Derinzy,*
Secretary Grand Jury, County Wexford.

4 February 1838.

## COUNTY OF WICKLOW.

Sir, Secretary's Office, Wicklow, 1 February 1838.

I BEG leave to acknowledge the receipt of your communication of the 29th ultimo, together with an Order of the House of Commons requiring a Return from each of the Grand Jury Secretaries in Ireland of the Names and Residences of all Persons appointed Appraisers and Auctioneers in Ireland, and of their Sureties who have lodged Bonds in their office, and have taken the oath appointed to be taken.

In reply to the above, I beg leave to state, that on making search in my office, I can find no documents whatever relating to the appointment of either Appraisers or Auctioneers by the Grand Jury of this county.

I have, &c.
*B. S. Dekinzi,*
Sec. Grand Jury.

To Thomas Drummond, Esq.
&c. &c. &c.

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# MINUTES OF EVIDENCE TAKEN BEFORE THE IRISH MUNICIPAL INQUIRY COMMISSIONERS.

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DUBLIN, Thursday, 5th December 1833.

Court opened at half-past ten o'clock.

*John Judkin Butler* sworn, and examined.

Is marshal of Dublin, and registrar of pawnbrokers' licenses; held these offices about fourteen months; was appointed to both offices by election by the corporation; was a councilman for the guild of merchants before he was elected; his impression is, that none but freemen are eligible to the offices, but any freeman may be elected; is not aware that the corporation has any power of removal from these offices, except for misconduct; believes there never was an instance of removal; a ballot every year for the office may be demanded, but, in point of practice, it is not acted upon; in point of practice, the office is held for life, but subject to ballot annually, if required by the corporation; the election of these offices is in the usual course of the election of other officers by the corporation.

The situations of marshal and registrar of pawnbrokers have always gone together, that is, have been held by the same person; the Pawnbrokers' Acts always refer to the marshal of Dublin as the registrar of pawnbrokers.

The profits of his office of marshal and returning officer amounted to about 220*l.* or 230*l.* within the last twelve months; he means this as the gross receipt; the gross amount of his receipts for the three offices amount to about 850*l.*

As registrar of pawnbrokers' licenses, his duties are, viz., forfeited pledges in Dublin cannot be sold, except after notice to the marshal; the pawnbroker makes a return to him of such things as are forfeited; witness gives notice to the party who made the pledge, that the time has expired; the notice is given to the individual at his residence; witness gets from the pawnbroker a return of the name and residence, and article pawned; if not redeemed after fourteen days, or a sufficient time for redeeming, the pawnbroker may sell; believes there is an Act of Parliament regulating the time; witness conceives his duty performed when he gives the notice to the individual; has one man under him for serving these notices, to whom he pays ten shillings a week out of the funds of the office; this person is liable to be called on to make an affidavit of the serving of the notice; if there be any dispute about the article, no affidavit is made in the first instance; witness makes no return to the pawnbroker of having served notice; witness generally undertakes to have them served within a given time, and then the pawnbroker gives a certain time after that period; the notice-server is not sworn; witness is the responsible person; when the person is not served, witness apprises the pawnbroker of the fact, but this seldom or ever occurs; has no means of knowing whether the pawnbroker sells before the time limited.

All the pawnbrokers in all Ireland are registered in his office, as far as he can collect them; claims this right under the 26th Geo. 3, c. 30, called the Pawnbrokers' Act.

There are fees on registering a pawnbroker's license; sometimes he receives a guinea, sometimes 5*s.*; he believes all that the registrar is entitled to is 5*s.*; witness generally receives a guinea for registry; never received ten guineas; never claimed more than a crown; it has been usual with his predecessors to receive a guinea; it is optional with the person taking out the license; it is a regulation of the trade to give a guinea; is sure they were apprised of the fact that only 5*s.* were payable, as they are a very intelligent class; the party applying for license first lodges the bonds with the town-clerk, and on getting a certificate of that, witness grants the license; keeps a book of them; they are all registered. He receives returns every year of the amount received on pledges from all the pawnbrokers in Ireland, and makes a return of them to Parliament each Session; is now preparing this return. There is an Act of Parliament entitling him to the fee of 5*s.* on all licenses to pawnbrokers in Ireland, but does not know the Act; charges all the fees in British currency; formerly they were, he believes, in Irish currency.

His predecessor was Mr. John Stanley; is entitled to 12*s.* a year from every pawnbroker, but some of them send him a pound; *does not know how many pawnbrokers there are*; never got a regular return from his predecessor, but is collecting them; there is a full registry-book,



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registry-book, which he never got possession of; it is in possession of Mr. Stanley's widow; witness applied for it, and could not get it; never saw it in her possession.

Never received 10 *l.* for granting a license; never heard of such a sum being received by the marshal; the highest sum he ever received was two guineas, which he got from five or six persons, but a guinea is the standard he receives. Witness grants the licenses on receiving the certificate of having passed the bonds; he does not conceive he has any discretion on the subject; he never saw it necessary to exercise any, and did not exercise any; in all corporate towns, the bonds are lodged with the town clerks; and in counties, before the treasurers; never exercised the right of investigating the solvency of the security.

Keeps a clerk in the registry-office of pawnbrokers; his name is Henry Stanley; is son of the late John Stanley; he has filled that situation since witness's appointment; witness pays him 75 *l.* per year, out of the profits of the office; witness was not obliged to have this person, and witness did not give any sum of money for his office; there was no condition on his appointment; he gave to the widow of his predecessor two bills for 26 *l.* each, at six and twelve months (at the rate of a pound a week), and be further passed two bills at three and four years, for the children of Mr. Stanley, at 50 *l.* each bill; this was a voluntary act, but he made a declarstion to the corporation openly in the common council, in returning thanks for his success, that he would do something for the family; specified no sum; made no promise before his election; did not intimate directly or indirectly before his election, that he would do any thing for the family of Mr. Stanley, deceased; there were a great many candidates, but none of Mr. Stanley's family.

None of the country pawnbrokers have resisted his jurisdiction over them. Makes no returns to the police-office; never gets any returns from the police-offices of any fines imposed on pawnbrokers.

The magistrates of police have, as he believes, a power of annulling pawnbroker's licenses; none such, since he came into office, to his knowledge, nor any intimation to witness not to renew the license of any individual.

He has an assistant, Mr. Bentley, who sells for him as auctioneer of pawnbrokers' goods; he is not in any other business; be is paid by poundage; all sums under 1 *l.*, 1 *s.* 4 *d.* in the pound, and over 1 *l.*, 1 *s.* 8 *d.* in the pound; he gets the entire of this. Witness has 3 *l.* a week of emolument from the auctioneer; that is paid him by Mr. Bentley; he receives all the fees, and pays witness 3 *l.* a week. Witness has only one auction-room in the Stephen's Green division. Mr. Bentley was in the office when witness went into it; witness appointed him. There are four auction-rooms; the marshal has only one. *Has never asked or received any return from Mr. Bentley of the actual receipts* of the office. There are sales every week; leaves advertising the sales to Mr. Bentley, who advertises regularly in the Saunders' and Stewart's Dispatch; those papers contain the marshal's advertisements. Witness has gone to the pawnbrokers' auction-rooms, but never staid out the whole of the sale. Supposes that Mr. Bentley's profits, *after paying witness, are 3 l. per week*; Mr. Bentley defrays the expense of advertising, the rent of the auction-room, and all the expenses; does not know that he gets any thing but his poundage. Mr. Bentley gave 75 *l.* to witness for his appointment; no more; none of the other officers under witness gave him any thing for his appointment. Holds the office of auctioneer as marshal; gave the required security; the security was for all the duties of marshal generally; it was a general bond to the corporation; is required at the head police-office to enter into a distinct bond as auctioneer; does not exactly know to what amount; took an oath on being appointed marshal; does not think that an oath as auctioneer of the Stephen's Green division was particularly specified in the oath which he took generally as marshal; does not exactly know the precise number of days that goods are brought to the sale-room before being sold.

The sword-bearer appoints a deputy; cannot say whether the two auctioneers appointed by the Lord Lieutenant do the business personally, or by deputy; has no communication at all with them. *Mr. Bentley never took an oath under him.* Does not go to the auction-room as often as once a week; he dares say he has been a month without visiting it; dares say that has occurred oftener than once. The auction-room is in Bride-street, opposite the church. *Has never known any surplus of the sale returned to the person who pawned the goods; never* examined the auctioneers' books, nor the pawnbrokers' books. The pawnbrokers give him the returns on oath, if required; *the auctioneer gives him no return of the goods sold; none of the auctioneers gives a return to his office; the pawnbrokers' returns* specify nothing but the money lent. Has never known goods bought by the auctioneer himself, or by any body for him; has never known that to be the case at marshal's sales; has never, to his recollection, got goods bought for himself at marshal's sales; always avoided it; has a list of charges lying in the marshal's office in his desk, and on the desk, not hung up; has no recollection of any person applying to look at them; if there is any doubt, always refers to the scale in the town-clerk's office, which is a transcript of witness's.

*George Lindley* sworn, and examined.

Knows something about the divisional auction-rooms; there are four of them, and very serious sums of money, from 500 *l.* to 1,000 *l.*, are given for them by the person who acts in them as auctioneer; does not know to whom. This practice of divisional auction-rooms is perhaps not known in any other city in the world, except in Dublin; it is in fact the greatest

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greatest injury to the pawnbrokers themselves; it is a great hardship on the subject. The auctions are held universally in an obscure part of the city, and the better kind of goods, such as plate, jewels, watches, trinkets of every description, and books, are always sold at night; the public never attend them; jobbers, and the pawnbrokers themselves, principally purchase there, and the individual who has pawned them never gets a surplus, or at least never gets what the goods would have brought if taken into the market, and subject to a fair competition. The situations are either paid for, or farmed by the auctioneer.

Witness is not aware that there is one of these situations vacant, witness never having been a competitor for the office. If a stranger comes in, the parties then join in a combination to raise the article so high upon him, as to deter him from ever coming back to them. Witness lately called in to one of these auction-rooms, in Bride-street, and saw most valuable diamonds and trinkets knocked down much below their value.

The public derive considerable injury from there being auctioneers exclusively appointed to these divisional offices. If these auctions were thrown open, respectable auctioneers, who would know the value of the goods, would undertake those sales, and state the value of the goods, and the pawnbrokers would be benefited as much as the public, and would not be compelled to purchase their own goods. *In London there are catalogues published, containing the numbers of the different pledges, and the date of their being pawned, so that a person* will be able to ascertain whether his own goods are exposed for sale, and can go to purchase them, if he chooses; but here there is no notice whatever given of the sale, and the hour is such, that the public are not likely to attend. Mr. Osborne, the jeweller, of Grafton-street, lately made a proposal to the pawnbrokers to have a public shop for the sale of their auctioneers' goods, but he was appointed assay-master to the corporation, and, of course, the project was done away with. Witness accounts for the auctioneers not seeking to get the highest price for their goods, on the principle that the auctioneer is in combination with the pawnbrokers, and from the long-established connexion between them.

Witness has been told that the pawnbroker calculates, in the first instance, what he paid upon the article, his full interest thereon, and expenses, and at that price it is put up; that, having previously informed himself of the value of the article so put up, *he either buys it in again himself, or lets it go to the jobbers attending these auctions.*

The pawnbroker does not wish to have the public present at those sales; the pawnbrokers and the jobbers wish to have all to themselves, and do not wish to have the public present at the auction; and the pawnbroker, besides, does not wish to buy an article for which he would not have an immediate sale, therefore he lets such articles be knocked down to the jobbers; besides this, the pawnbroker secures to himself the money he advanced in the first instance, together with the full amount of interest, and he is indifferent about getting any more, because in that case he should return the surplus. *Clothes pledged by the poor are sold in the day-time, when the poor people cannot attend.*

A pawnbroker may have any one of the four divisional auctioneers to sell his goods. Witness has not heard of any instance in which the auctioneer of the pawnbrokers' sales was a pawnbroker himself, except in *the case of Mr. Wall, who, witness heard,* employed one of his clerks as auctioneer, and, of course, paid the duty for him.

Witness's opinion, on the whole, is, that goods are sold at these divisional sales *much below their fair producible value.* This observation does not apply to the sales by day; at least, it is evident that there is more in proportion made *by the goods sold by day* than those sold at night; the fact is, that all the valuable goods *are sold by night.*

It is but fair to mention, also, that those sales by night are advertised in the newspapers; there is no catalogue, however, published; in London the most trifling articles at those sales are catalogued.

Witness has seen several successive *lots* knocked down at those night sales for 5*l.*, 7*l.*, 10*l.*, and as high as 12*l.*; witness cannot say what the aggregate amount might have been; at the sale which witness visited at Bride-street, he saw a cluster of diamonds knocked down at 4*l.* which were found the next day to be 9*l.* in value; the proper course for the auctioneer in such a case would be to have the diamonds taken out of their settings, weighed, and a value placed upon them according to the number of carats.

One reason why Bentley is so much preferred by the pawnbrokers as an auctioneer is, that he universally pays the amount of the sale to the pawnbrokers on the next day, and in many instances *advances them the amount beforehand,* though he himself gives great credit to the purchasers. At the room in Bride-street, the night witness visited it, there was an auction of clothes, and such inferior articles, in the front part of the room, which was a large one; it was not a room where persons of respectability, particularly females, could think of going.

In the *inner part of the room* the finer articles were sold, and witness had to press his way through the crowd in front in order to get inside.

All these divisional auction-rooms are in obscure places; it is out of the question that a *respectable* auctioneer could think of setting up business in such places. *The practice* of keeping a bellman at the door is not pursued at those divisional sale-rooms. Mr. Bentley himself, the sale-master at those auction-rooms, is sufficiently respectable; he is a candidate for the office of sheriff, and witness believes he is likely to succeed. The police never attend at those auction-rooms. Witness has known the same persons generally to attend those auctions. Witness has attended pawnbrokers' *auctions at London,* and goods are sold at them as fairly as at any other auction; there is fair competition given to the buyers there. Witness thinks it should be imperative that no sale of the kind should take place without catalogues; *the printing of the catalogues is always charged in addition* to the per centage of the pawnbrokers' charges; when a catalogue is published, the goods are always fairly sold. Witness



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knows nothing of the pawnbrokers' sales in any of the country towns in Ireland; does not know whether country pawnbrokers ever send up goods pawned with them to these divisional sales.

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19th December 1833.

*William Frederick Bentley* sworn, and examined.

Resides at 37, Charlemont-street, Dublin; is an auctioneer; is deputy to the marshal of Dublin to do the duties of divisional auctioneer for the Stephen's Green division; *by deed* he is allowed also an assistant for each of two divisions, viz. the Rotunda and Stephen's Green; holds the office of auctioneer for both divisions; is appointed to the other (Rotunda) division by the sword-bearer; has held the office as deputy auctioneer to the marshal or sword-bearer for twenty-five years; is now deputy to both. The last marshal died in September, and in two or three months got a deed of appointment from the new marshal; has acted for him since his appointment; William Henry Finlay is sword-bearer; thinks he made the agreement with Finlay the day Stanley, the late marshal, died, viz. about September 1832; the agreement was to give him 3*l.* a week in lieu of his share of the profits, the remainder to go to witness himself for labour and expenses, and losses; *losses, for witness sells goods on credit, and pays the pawnbrokers cash.*

For part of the twenty-five years witness held a division called the Workhouse division, as deputy, for which he paid 20*l.* a year; paid it to a man named John Burke, now dead; he was then an usher in the Foundling Hospital; he had the appointment from the Lord Lieutenant for the time being; held under Burke (thinks) eight or ten years; witness's agreement with Mr. Butler is the same as with Finlay; gave him 50*l.* in hand, and 3*l.* a week, and gave security to them to execute the office fairly and justly, and to account with the pawnbrokers for the proceeds; the appointment is during the life of those persons who appointed him; gave 50*l.*, and no more; gave two 5*l.* notes since the appointment to Mrs. Finlay; she said she had been offered so much by others, whom she might have influenced her husband to appoint; this was after the appointment, and was not spoken of before it.

Is a member of the common council, representative for the Smiths; only took out his freedom a few years since, not exceeding five, as witness thinks. Witness had carried on the business of a pawnbroker about 10 or 12 years; does not now; carried it on about 16 or 17 years ago; is not connected with any pawnbroker's establishment; none of his family carries on that business; has known persons for some years back, pawnbrokers, exercising the office of divisional auctioneer; not the late Mr. Wall; Mr. Thomas M'Namara in the barrack division; he is a pawnbroker; he has not now the office. The late Mr. Wall acted as an auctioneer; did an overt act, selling his own goods, but he was not a divisional auctioneer, nor a deputy; Mr. Wall did not personally sell his own goods, but a man named Edward, who (witness believes) was licensed as a general auctioneer, sold them.

A Mr. Burke (son of the above-named John Burke) exercises the office now in the Workhouse division; he acts by deputy; does not recollect the name of the deputy; witness had been promised that office by Lord Talbot, with the approbation of Mr. Samm, but did not get it, in consequence of a sudden change of administration. Burke's son had held an office in the London Stamp Office, which he relinquished, on being appointed to the office of auctioneer; John Burke had exercised the office before he appointed witness, but did not succeed, for want of capital; *capital is necessary for a divisional auctioneer, because they sell* on credit, and pay prompt; makes the payment to the pawnbroker, who sends the goods in; no person but that pawnbroker has any claim to account. If any persons came to inquire what particular goods sold for, witness tells them; has now and then succeeded in getting the goods back for the party, by telling them who bought them; does not make any return to the marshal of the goods he sells; *no account is necessary to him*, for he takes the 3*l.* a week for his full share of the profit; *now and then, people who owe witness money, are discharged in the Insolvent Court.* Witness is bound to pay that sum (3*l.*) weekly, come what may; therefore the marshal has no right to interfere with witness. The marshal has given security to the city that the pawnbrokers shall be paid, and witness has given security to him; does not give credit indiscriminately to any one that walks in. Persons apply for credit, and then references to character are got, and sometimes a letter of credit from a respectable person for a certain sum; does not give credit to those only; observes persons who bid at the auctions who are punctual, industrious and trustworthy, and after a little time gives them credit without security; thinks more credit is given without security than with it; if that credit were not given, there would be much less competition in the market; the pawnbrokers should advance the money, and half the business would not be done; those who thus get credit, are habitual frequenters of witness's auction-room.

The course is this: the pawnbroker sends in forfeited pledges; he attends the sale himself, or his clerk; he knows the money lent on each article; he examines it going out to the public; he considers the value of it, and *bids to that extent*; if not sold, the pawnbroker takes home the goods. The pawnbrokers do not buy much; if they do buy, they pay witness the fees, according to the Act; generally settles with them the next day; pays them the net proceeds, deducting the commission. Witness has to look to the purchaser, and sometimes he turns out to be insolvent; has had many causes in the Insolvent Court. Probably, on an average, one-fourth of what is sold, is paid for in ready money. Some of them

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them are habitual frequenters, some of them casual; the greater number are not in the trade of buying and selling; if there be a rummage sale, as of furniture, or of plate and watches, a great number of strangers attend to buy; cannot give a direct answer to the question, whether it is the interest of the habitual frequenters to exclude strangers. Witness's sale-room is open to the public, and is more large, lightsome and airy than the sale-rooms in London; the sale-rooms are large, and lit from the roof. *The auction jewellery and plate are generally sold at night*; advertises the sales, "Forfeited pledges to be sold at such a time and place," and nature of goods stated, and published in two or three newspapers; auctions of plate and jewellery commence generally at eight o'clock in the evening; generally, one pawnbroker's goods occupy the night; formerly, several sold on the same night. The auctions are on fixed days; Mondays, Thursdays and Fridays; sometimes gets nothing to sell; generally one auction night in the week, sometimes two, sometimes three. Archbold officiated at the Rotunda division before witness; thinks Chebury and Dodd were both employed previous to witness; Finlay appointed Chebury; violins and other musical instruments are sold, with plate and jewellery; believes Wall was security for Edwards to Finlay; wearing apparel was sold both by day-light and candle-light; the day sale commences at 11 or 12; it goes on till the lot is sold; furniture is sold in the day, in the same way. Gives credit on every thing sold indiscriminately, on wearing apparel and all. Generally speaking, the goods do not *produce much more than the amount they are pledged for*; *the pawnbrokers are perfectly satisfied if they get the amount of the loan*, and in fact there is great competition amongst them, advancing as much as possible, in order to do as much business as possible; generally speaking, the goods sold are those on which too much has been lent; sometimes the goods produce a little over the sums due, and fees. The Stephen's Green auction-room is in Bride-street, opposite Bride's church; the sale-room for the Rotunda is at No. 157, Capel-street; that for the Barrack division was in Church-street; the office is now vacant; that for the Workhouse division is in Francis-street. Witness superintends both his auction-rooms every day; uniformly sells plate, watches and books himself; does not sell plate and watches in Capel-street at all; the pawnbrokers living in any one division may sell where they please; plate and watches have not lately been sold in Capel-street; has sold there since he held both offices, while Sir James Riddell lived, and during Stanley's time also. Witness's commission is 1 *s.* in the pound, for lots under 40 *s.*; if they sell from 20 *s.* to 40 *s.*, gets 1 *s.* 4 *d.*; under 20 *s.*, 1 *s.* 8 *d.*; this is by the Act 28 Geo. 3. The first reason of selling particular goods in Bride-street was the room being larger; another reason was, that the credit was heavier on those sales, and other auctioneers had not capital as he had. The usual credit is one month; nominally some pay by bills, some pay part cash; the average commission in Bride-street, for a whole year, may be the other side 1,000 *l.*, witness says *upwards of* 1,000 *l.*, and in Capel-street, supposes upwards of 800 *l.*, yet witness pays the same rate for each; the expenses are heavier in one place than in the other. Some of the bidders for jewellery and plate keep watchmakers' shops; some are working jewellers; some go about as itinerants from house to house, and from *shop to shop*; *some* (he believes) *go over to London and to Liverpool to sell low priced watches*; *some are private bidders for their own use*; generally speaking, these are the smallest proportion. Has not the means of forming an opinion as to the proportion of goods which Burke sells in the Watch-house division; has heard he also sells plate and jewels, and he holds his auctions also at night; has heard it was stated here, that the rooms were filthy, and such, that a person who went once, would not go again; the rooms are spacious and lightsome; has heard it was said also, that there was an understanding between the pawnbrokers and the auctioneers, as to the sales, and that fired witness to come forward; the charge is grossly unfounded; does not think it could have occurred, that diamonds worth 9 *l.* were sold for 4 *l.*; Mr. Lindley bid 5 *l.* for a diamond ring; it was sold for 5 *l.* 5 *s.*; Lindley said it was too much, and he only bid so much for a particular person; has no hesitation in swearing that articles generally sell for their utmost value, and only wonders how the purchasers can make any thing of them; when witness looks at jewels or plate, he knows the value, so does the pawnbroker; plate in general is sold by the ounce; the auctioneer takes no previous precaution to ascertain the intrinsic value, he has not the opportunity; the pawnbroker brings his boy or his box, and takes out the article, and *sends it to witness, who then sees it for the first time*; thinks there is no necessity for the auctioneer to take such previous precaution.

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20th December 1833.

Mr. *Timothy Dooley* sworn, and examined.

Was a pawnbroker in Dublin, served 12 years to the business, and was 10 years or upwards in business for himself; attended the auction-rooms; these are the only places recognized by law for selling forfeited pledges, *but there is a monopoly of them*; one auctioneer at present holds two divisions; that belonging to the marshal, and that to the sword-bearer. Has been in the habit of attending other auctions. *There is not so fair an opportunity for competition at the divisional auctions as at other auctions*; the pawnbrokers' divisions being in the hands of one person, creates a monopoly. *The auctions are generally attended by the same individual brokers, who get credit, and it is the interest of the auctioneer to give them as many bargains as he can, at the expense of the public, as they consequently will be better enabled to pay him.* Sold (when he was in the trade) with Mr. F. Bentley, and with John M'Namara and Thomas M'Namara; John is dead. Cannot say there was any



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consideration given by the auctioneers to the pawnbrokers for sending goods to their room, but one of the auctioneers cultivated a friendship, through one of the officers of the head office of police, to annoy the pawnbrokers, by sending out officers to pawn goods before and after the hours regulated by law; knows that officers went to pawn goods at the pawnbrokers at improper hours, in order to fine them, and did fine them; one Philip Lynch, one of the officers of police, paid a man 10*s.* a week to pawn goods in this way; *it is the habit of pawnbrokers to take goods at prohibited hours*; the magistrates of the head office have given liberty to open before the regulation hours; a deputation of the trade waited on them, and witness, among others, got permission so to do; the permission was given generally to the trade; they got permission to open at eight in the morning, the legal hour being ten, and to keep open till seven in the evening; cannot say what the hours were. Bentley and M'Namara kept the Rotunda division closed for nearly two years. Is sure it is an object with Farrell to increase Bentley's business. It is between eight and nine years since the magistrates gave permission to open at prohibited hours. *The sale-rooms are open to the public, but they have not a fair opportunity of competition; if a stranger bids, the brokers bid up the article to a great deal more than it is worth, to prevent his getting it*; the pawnbrokers bid themselves; they bid on the article until they find it pays them, and sometimes buy it in. *The system of selling at night is a very bad one; thinks it not a time men can judge of articles.* Sometimes plate and watches go above their worth, but, generally speaking, much under. There is a combination among the brokers, which prevents competition; they are considered as one body; they do bid against each other. The auctioneer has an interest to support the buyer to whom he gives credit; if he sold for cash, both he and the buyer would be better off, and the public also. Burke, the auctioneer, acts in person. They are obliged to give a catalogue to the excise, but, from the number and small value of the articles, they allow many to send them in under the head of forfeited pledges, without specifying them in detail.

*Hugh M'Intee* sworn, and examined.

Has done duty of divisional auctioneer for some time, about two years; it is three years since he commenced; sold sometimes in Bride-street and Capel-street; acts for Mr. Bentley; has a salary of 100*l.* a year; gave nothing for the appointment, which he holds at his pleasure; is engaged six days in the week generally; there are auctions every day; a person of the name of William Hemming has a similar situation, but has only 1*l.* a week; witness has to assist in marking the books, and to look for sales, which Hemming has not; it is a labourer's duty rather; has to go to the pawnbrokers, to solicit them to send in goods to be sold; it is at the option of a pawnbroker to sell at any of the divisional offices he pleases; it is Bentley's interest to procure as many as he can to sell with him; it is his duty to go and solicit, when Bentley cannot, but he does very often. The sale commences sometimes at eleven o'clock, and sometimes at ten, and later; they have to wait for goods and buyers; *the goods come in generally half-an-hour before the sale*, never the day before, except furniture or hardware, and that seldom; the auction lasts two hours, sometimes longer; *the goods are sometimes withdrawn, when they do not produce the money lent upon them.* The day auction concludes about four o'clock; sometimes later, even to six, and later; *the goods sold at the day auctions are furniture, wearing apparel, hardware, bedding, soft goods, tradesmen's tools, &c.* The night auction commences generally about half-past seven, and continues about an hour and a half. Witness sells no plate; Bentley sells all plate and jewellery himself; witness sells hardware generally at night; it sometimes happens that he and Bentley are selling at same time, in different rooms; this occurs seldom with him, but frequently with Hemming; in no instance have there been two auctions going on in Capel-street, but it often happened in Bride-street, and the two auctions are there held in one room; this only happens in the evening, and not every one.

He cannot tell the gross amount of sales at Bride-street in the year. Every sale is entered; this is by a clerk, who enters every sale, and a book-keeper. Peter Riley is the book-keeper at Capel-street, and Flanagan at Bride-street; Davis is clerk at Capel-street, and M'Donagh at Bride-street. The sales are conducted in Capel-street, and when over, he sells at other places. The buyers are generally the same persons; strangers sometimes come in; *cannot say, but his opinion is, that strangers do not attend those sales as much as (those of) other auctioneers.* Never sold until he was employed by Mr. Bentley. He thinks the reason strangers do not bid at these auctions is, that the goods have, after they are bought, to be cleaned up, which brokers are best able to do; the buyers are generally brokers, except of furniture and soft goods; the auctioneer has no means of valuing the goods; the amount lent is pinned upon each article when it comes in for sale, and his object is, to sell that price if he can, which he finds sometimes very hard. The sale-rooms are in good situations, and commodious; generally speaking, the goods sell for fair prices; sometimes double the value is lent upon articles of wearing apparel; knows nothing of sales of plate and jewellery; *these articles come in just before the sale, and there is no opportunity of valuing or cleaning up for sale.* Mr. Bentley gives credit to buyers that he knows, and he has security from some by letter of guarantee, with two securities. Pawnbrokers sometimes buy plate, but not of the soft goods, and that sometimes pawned with themselves; he sometimes walks into Bride-street room; pawnbrokers, or their clerks, attend the sale of plate more than other sales; all plate is sold in Bride-street. Cannot tell the gross amount of sales at both sale-rooms, or either of them, in a year. *Witness thinks the pawnbroking is profitable, and they are a thriving class.* The goods upon which they

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they make unfortunate loans, are those which come chiefly to the sales; deaths or failures or living in the country bring also many articles to sale; many articles are sold of all classes; apparel, furniture. Sometimes whole pieces of cloth, &c. are pawned. *Heard of very few pawnbrokers become bankrupt or insolvent.*

To Mr. *Bentley.*] There are about 46 pawnbrokers in Dublin, it is under 50; there are more in Cork, the license being lower. Some country pawnbrokers pay 1 *l.* to the marshal of Dublin, but they are bound only to pay 12 *s.*

There is great difficulty in distinguishing genuine articles of jewellery from what is not. *Does not think that it would prevent fraud, or enable them better to ascertain genuine articles, by the goods being sent to the sale-room some time before sale.*

*Does not think that time would assist him in ascertaining genuineness*; the pawnbrokers generally consult experienced persons as to value of plate or jewellery before they come to auction, and sometimes tell him the value; thinks that articles are as easily pledged at night, as at a day-sale.

The plate and jewellery is sold at night for the convenience of shopkeepers who could not come; some of the jewellers and watchmakers in Dublin attend frequently at the auction, and purchase on credit. There is one woman who attends, and pays money; she did get credit, but her payments were not satisfactory, so she pays ready money since.

*Thomas M'Namara* sworn, and examined.

Is an auctioneer and pawnbroker, for 14 years and upwards; he has acted in some of the divisional sale-rooms all the time, some years; first, in the Rotunda division, and since in the Barrack; was deputy to Middleton in the Rotunda division; was continued by Sir James Riddell until appointed by Jones to the Barrack division, which is about 14 years ago; paid Middleton 100 *l.* a year for the situation, and for one or two years 120 *l.* Paid Riddell weekly at the rate of 120 *l.*; paid Jones 92 *l.* British. Has held the auctions in Church-street and Hammond's-lane; has been obliged to change from Church-street to Hammond's-lane, to avoid distress on the goods for taxes which should have been discharged by landlord, and was not; he has the choice of place to hold the auction; paid about from 20 *l.* to 26 *l.* a year for rent.

Holds an auction any day except Saturday; sells five days constantly; does not sell on Saturday, it being a busy day; cannot now get pawnbrokers to send in goods on Saturday; did formerly when he was more active, and had more influence with them; this is witness's way; does not commence until two o'clock, and generally closed before five; began formerly at seven or eight in the evening, but for the last year he has not held any night auction; it was for the sale of inferior articles; silk, plate and jewellery, still on Tuesday evening, commencing at eight o'clock; has continued to eleven o'clock; never to twelve.

The persons who attend such sales are generally shopkeepers, and persons in the trade, who buy to sell again. It is open to all persons, and sometimes strangers, whom they call cash-buyers, drop in, who are the most welcome. They generally credit persons in the trade, and he pays the pawnbrokers in ready money the full amount of sales. Generally sell the goods of one pawnbroker separately; never intermix goods of different pawnbrokers.

Has a clerk, and enters every sale, and makes a return in bulk of the articles sold once a month to custom-house (excise-office). The return contains the amount of goods sold each month; formerly the returns specified each article, but ten years ago they got a privilege to return in bulk. The sales amount to from 300 *l.* to 400 *l.* a month. Makes no other returns. The pawnbrokers have their clerks with a book, in which they enter and check the sales; he does not correct or check their books. About half of the plate and jewellery, he thinks, is paid in cash; he calls short credits of a week or less, cash, but one-fourth of it is not paid in the room.

The auctions are frequented by strangers. Gives no public notice by advertisements or other, except for some particular sales where the pawnbrokers direct it. When advertisements are wanted, he has to pay the expense of it; never refuses to advertise, when pawnbrokers require it. Often sends notice to the persons whom they credit, when they are likely to have any thing of a large sale, which would make it worth while, or if a good article of plate were sent in for sale.

Pawnbrokers from other divisions sell with him. He sells the goods pawned with himself in his own room. A person of the name of D. Connor generally acts as auctioneer on such occasions, but he sometimes sells, himself, goods pawned with him.

Has not acted as auctioneer, however, for two years; but so long as he continued to act as auctioneer, he sold his own goods, as well as those of other pawnbrokers. He has employed Connor to act for him for about a year, and a person of the name of Star, for the year preceding. Does not personally attend during all the auctions, but is there some time every day. The credit he gives to persons in the trade is one month, and at the end of that he takes a bill at two, three or four months; he is not particular with them. He never asks for security from the above persons, and in general does not find it advisable to take security. The annual profit of the sale-room varies; there have been years in which he has made a gross profit of upwards of 800 *l.*; in the lowest, not more than 300 *l.* Does not make returns of sales to the marshal of Dublin. There is not a bellman at the door giving notice of the auction. Generally speaking, the persons who purchase are habitual attenders. Pawnbrokers often buy; they sometimes buy their own goods. Goods come into the sale-room perhaps



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an hour before the sale commences; does not catalogue; he values them previously; the pawnbroker sends them in with the sum affixed to each, for which it is pledged; they do not always get that sum; on wearing-apparel often do not.

The plate sales on Friday nights run from 40 *l.*, 60 *l.*, 70 *l.*, to 100 *l.* It very often happens that there is a Friday without a sale; two or three Fridays without one; generally half in the year.

The greatest sales are at Bride-street; does not know any thing about Mr. Burke's sale-room. Was on oath in the town-clerk's office, when first appointed; thinks Connor had also to take an oath.

Pays, as pawnbroker, twelve shillings per annum to the marshal for serving notices, which they never serve; he could not serve them, as they are not given to him to serve; the shilling a month is for returns.

None of the pawnbrokers send in returns; never make out returns to be sent to Parliament; never knew any pawnbroker that did, and does not believe it is done by any. They are all obliged to pay 3 *d.* or 4 *d.*, as the sum is, to the marshal, for each notice of any unredeemed pawn, when the address of the owner is known; originally they paid this as they sent in each sheet, about once a month; the sheets contain the address of the owners, the sum lent, and the money due; latterly they have compromised this, and pay him a round sum, and send in as much as they please; they did pay 5 *l.* a year, but they now pay 6 *l.*; the present marshal raised it; some who have but small business pay still for each article; they also pay the marshal a guinea on commencing business; witness pays only 12 *s.*; has three pawnbroking establishments, three licenses, and pays separately for each; does not as a pawnbroker pay any other person fees; the town-clerk has fees on taking out the license; does not know the amount; does not give a bill of sale to the pawnbroker of the goods sold; makes an entry of all sales, which he keeps.

The notices are very regularly served by the marshal. The owners of goods do not in ordinary cases attend the sales; has repeatedly known the owners of valuable goods to do so, and to request they might be sent in as quick as possible to sale, when they were not able to redeem them; and he knows of goods sold, on request of the parties, before the regular time had expired.

Keeps an exact account of the goods sold for each pawnbroker in the month; does not make a return of it to the registrar.

Knows the law respecting the time of taking pledges; is the 20th section of 28 Geo. 3, c. 49; it is not observed; does not think it is strictly observed by any of the pawnbrokers; it was felt inconvenient, as people might want money before 10 in the morning; his offices are kept open to five and six o'clock in summer and winter; pledges are not generally taken in winter after six o'clock; thinks there are pawnbrokers who receive goods after six o'clock; believes there are, and knows no bad result from it; will not say he believes pledges are not taken at later hours; thinks it ought to be put an end to, but the pawnbrokers are very correct in their own defence, as they are liable to the forfeiture of the article, and a fine. There is not any secresy observed in taking pledges before 10 o'clock in the morning, nor any difference made in the amount lent, or the interest charged; but persons at the head of the establishment impress on their assistants to be very cautious not to leave them in the power of individuals.

In making an account to the borrower, they charge the principal and interest and the commission on sale, which on small articles are 1 *d.* to the 1 *s.*, &c., &c., regulated by the Act of Parliament; there is 1 *d.* charged for the ticket, if under 10 *s.*; 2 *d.* from 10 *s.* to 40. *s*, and if over 40 *s.*, 4 *d.* If there is a new entry, or a further advance, there must be a new ticket; the old ticket is given up, and a new ticket made out for the whole sum lent; the new ticket includes principal and interest due on the old, to the time of issuing the new, and interest then runs on the whole; some persons are in the habit of entering the fresh advance on the back of the old ticket.

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MONDAY, 23d DECEMBER 1833.

Mr. *Philip Lynch* sworn, and examined.

Is a peace-officer of head office of police, nearly twenty-six years; has had a good deal of experience of the pawnbroking business in Dublin. The magistrates of the office exercise a control over pawnbroking, taking care that the offices are closed at the proper hours, and on Sabbaths; they never interfere with the divisional auction-rooms; witness knows nothing about them, nor ever visited them as a peace-officer. Some years ago notice was given to the pawnbrokers to keep shut on the Sabbath-day; cannot say how many years. In 1826 some were fined for being open on the Sabbath, and at prohibited hours. There are not any particular officers appointed to inspect or examine pawnbrokers' offices; they are sent occasionally, on complaints; believes there have not been any fined since 1829; a portion of the fine, one-half, goes to the officer. A few years ago, the magistrates granted them the indulgence of opening at nine o'clock, the legal hour being ten; the respectable pawnbrokers, Messrs. Smith, Whitcroft, Booth, Spence, and thinks some others, came to the magistrates about 1826, and stated that they were determined to keep the regular hours; and, in consequence of the other pawnbrokers not agreeing to do so, Whitcroft, Booth, and some of them, sent out their own servants to pawn goods with those who would not comply with the regulation; afterwards they applied to the magistrates to appoint persons to pawn goods with

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with them at prohibited hours, and on the Sabbath, in order to have them fined; the magistrates agreed to do so; witness was one of the officers appointed, and hired a person to whom he paid 10*s.* a week out of his own pocket, and for the goods to be pawned; gave them directions to go to the head division first, and then to proceed to the others; always took care they should be back with the report before ten o'clock; occasionally had more than one employed; witness received his instructions from the chief constable, Mr. Farrell, and believes they came from the magistrates; would not —— the report, if not brought in before ten, and in the evening witness gave them no goods to pawn until after the hours appointed by law; there were occasionally other officers who got similar instructions from the chief constable; this system continued until 1829; believes that the taking away Mr. Wall's license put a stop to it; his license was taken away for repeated offences; the people employed by witness to pawn frequently went to Wall's house, and went more frequently against his house than any other; the pawnbrokers have, since that time, become more correct and cautious, and send reports of stolen goods now, much oftener than they formerly did; it fell away by degrees. The fine generally imposed was 2*l.*; it was sometimes reduced to 1*l.*, and sometimes they were let off altogether on making promises; the officers got one-half; believes the chief constable is entitled to one-tenth; on one or two occasions witness paid him one-tenth, or two shillings in the pound; gave no directions that particular houses should be visited, quite the reverse; their instructions were to visit every house; the summonses were in witness's name; this practice was done to enforce the regulations of the law; some days had six or seven cases; they frequently had that number, sometimes two or three; could not say how much the fines in all amounted to; would not go through the same business again for all he made by it; had to pay the persons employed, and purchase articles to be pawned; there were a great many of them he never released; got the money lent; the goods were various. There are no complaints now against the pawnbrokers; believes they still commit offences; witness does not bring forward any cases of offences between nine and ten o'clock; never gave goods out after seven o'clock. There are no means now adopted by the magistrates to prevent the pawnbrokers from being open at prohibited hours. There is not any person employed to pawn goods with them. There is not any officer appointed to visit the houses to see that they are closed at the proper hours; the houses are very seldom visited except in search of stolen goods. If an officer saw a house open on Sunday, it would be his duty to report the fact.

Knows Mr. Bentley, the auctioneer; does not think he is a friend to Farrell or any of the officers; he gave every opposition he could to the pawnbrokers being fined; he was always present when any of them were summoned, and assisted in instructing their attornies' counsel; is positive that no instructions were given to the persons employed to pawn at particular houses, or to pass by particular houses.

Knows Mr. Smith, a pawnbroker; there were fines against him at first; the pawnbrokers did not contribute to pay the men employed by witness; believes in the beginning one or two lent him some silk handkerchiefs to be pawned.

The men got directions to watch very closely the pawnbrokers who came forward to support the law.

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Monday, 30th December 1833. (Resumed after Christmas.)

Mr. *Samuel Smith* sworn, and examined.

Is a pawnbroker; has been so for 15 years and upwards; pays 100*l.* a year Irish, of license; carries on his business at No. 9, Henry-street, and 89 Capel-street; carries it on in both places; has two licenses; it is usual for one person to have different licenses to carry on the business in different places; Mr. Whitecroft has two establishments; Mr. Booth has also more than one establishment; witness carries on business alone; got his first license on the 19th of May 1818, for 89, Capel-street, as he believes; was not then in partnership with any body; has never been; has borrowed money from individuals, when he had not sufficient himself, on bills of exchange, bonds, &c.

Has, in some instances, paid more than the legal interest; has agreed to pay for the loan of money 10*l.* per cent., but never gave a share of the profits; Mr. Farrell is not a partner of witness's; never borrowed any money from Mr. Farrell; cannot say he has had no money dealings with Mr. Farrell, for Mr. Farrell has sometimes borrowed money from witness; sometimes small sums, sometimes large, but he paid him back again very shortly; thinks 100*l.* is the largest sum Mr. Farrell ever borrowed from witness; it has happened, perhaps, five or ten times, perhaps more, that Mr. Farrell has borrowed money from witness; his acquaintance with Mr. Farrell commenced, he thinks, in 1820 or 1821.

Mr. Farrell never paid him any interest for the money, and generally kept it a very short time; he knows Mr. Bentley, the auctioneer; he employs him to sell for him sometimes in Bride-street, and sometimes in Capel-street; his establishments are both in the Rotunda division; thinks no sum lent him remained with Mr. Farrell more than a week; it is, perhaps, three or four days since he lent Mr. Farrell money; he thinks it was the day before Christmas-day.

It was more than a month before that that he had lent him any money, and before; and before that, perhaps six months, he cannot recollect particularly; does not recollect the sum he



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he lent Mr. Farrell a month ago, but two or three days ago it was 20 *l.*; the sum lent six months ago was 100 *l.*

The earliest hour he receives pawns is between eight and nine o'clock, and the latest in the evening is between six and seven.

He sometimes attends the sales of his own goods himself, and sometimes sends a clerk; he buys, but not to a large extent; the best buyers, generally, are what they call "brokers" of old clothes, and other articles, who buy to sell again; these generally buy on credit.

He is secretary and treasurer to the pawnbroking trade; the nature of that office is to have a little funds in his possession, to do any thing with that he may think advisable; has paid from the fund fines imposed on persons in the trade for misconduct, and sometimes lawyers for defending their cases; does not recollect any other purposes to which the fund was applied, except a dinner sometimes; the fund is created by subscriptions from the trade; all do not contribute; believes he never gave out of that fund any money to prosecute persons in the trade for offences; in 1825 or 1826 the trade was a little refractory, and the magistrates called on them to keep the law; the trade, generally speaking, did do so, but persons of the name of Wall, Dooley, and several others, declared they would not, and Wall said he would open and shut when he pleased.

A deputation from the trade waited on the magistrates to procure them to assist in obliging Mr. Wall to keep the proper hours. Mr. Wall was summoned, and convicted, and went home, and continued to go on as before; he was repeatedly summoned and convicted; they had then a magistrate who declared that he would put down Mr. Wall, if he was as strong again as he was; Wall had brought in counsel before the magistrate, and he thought it right to bring in counsel to assist the magistrate, and he did so, and paid him. He never remitted money to the police to assist them in prosecuting offenders; never gave money, or sent money to any person for such purpose. He does not recollect whether he concerted at any time with the police, for the conviction of Mr. Wall; the magistrate who said he would put down Wall, was Mr. Peter Lowe.

The pawnbrokers, even the best-conducted, do receive pawns at earlier hours than the law allows. Does not believe that money was at any time given to the peace-officers for being more alert in doing their duty. Does not know whether Mr. Farrell ever exercised any influence in favour of one auctioneer more than another, and he thinks and believes he never did. Mr. Farrell is not concerned in any business but the duties of his office, that he knows of.

He buys plate and other goods at Mr. Bentley's sales, to the amount of from 30 *l.* to 100 *l.* each year; cannot say nearer. Thinks he gains by the articles he buys. Thinks that *night* is the best time for selling plate and jewellery.

The goods are sent into the sale-room from six hours to one before the time of sale. The goods are not cleaned or prepared for sale; the auctioneer has an opportunity of estimating the value of goods, and generally Mr. Bentley, if he finds an article going under value, will whisper to the pawnbroker that this would do better another time. He has not attended a night sale for twelve months.

The pawnbrokers generally send plate and jewellery in a box locked, of which he or his clerk have the key, which they do not produce until just before the sale.

It often happens that he lends more on an article of jewellery than it is worth; this seldom happens with plate, as all know the value of it.

*Michael Farrell* sworn, and examined.

Is chief constable of police in the head office, Dublin. Has a salary of 150 *l.* Irish, and some small fees, not exceeding, of late years, 50 *l.* a year; they consist of 10 *l.*, allowed quarterly out of the fines upon cars and carriages, and one-eighth of fines on publicans or pawnbrokers; this was not 10 *l.* last year.

Mr. Smith never remitted money to the police to convict pawnbrokers. Witness has a great number of witnesses and others sent from the country to support and protect in town; the expense must be paid weekly, and as he cannot always get the money at the Castle, he has been under the necessity of borrowing occasionally sums of money from Mr. Smith for the purpose; this statement he wishes to make, in consequence of Mr. Smith's evidence as to lending him money.

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TUESDAY, 31st DECEMBER 1833.

Mr. *John Whitecroft* sworn, and examined.

Is a pawnbroker, above forty years. The fee to the marshal has not been increased in witness's time; the fee paid to him by witness was one shilling for each monthly return, viz., 12 *s.* a year; that is all he pays, or ever did. Does generally make monthly returns of the number of pawns taken; the sum lent on them; it does not include a return of the articles sold, or the prices got for them; witness speaks only for himself. Pays 3 *d.* a piece for all notices

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notices of sales of articles pledged for less than 40*s.*, and 4*d.* for those over. Believes he (the marshal) serves the notices regularly; has heard he does. It is now a compounded sum, and has been for the last four or five years, no matter what the number of notices is. Keeps two offices now, and did keep three, and pays the same composition for each; it is 6*l.* now, it used to be 5*l.*

Sells generally at Bentley's. Bride-street is in the division in which witness is; has sold all his goods with him; has sold at Bentley's room when in Capel-street. Thinks he saves money by the composition for serving notices. Witness believes other pawnbrokers resorted to the practice of serving the notices themselves, about 10 or 15 years ago; believes this was done to bring the marshal to terms. There is not, to witness's knowledge, any officer of police peculiarly appointed to oversee the pawnbrokers; it is the business of all the officers to watch them. Remembers, some years ago, several pawnbrokers being fined for keeping open their offices at prohibited hours; it cost witness 10*l.* 10*s.* to assist in putting down the practice. Paid this fee to Mr. M'Kane, as counsel for the pawnbrokers, who joined in prosecuting those who violated the law, and in articles which he gave to persons employed to pawn goods with those who stood out, in order to their being prosecuted.

Handed spoons to Mr. Lynch, the peace-officer, to pawn; never got them back, or the money lent on them. The magistrates could not extend the hours. There never was, to witness's knowledge, any indulgence given to extend the hours to nine in the morning, or an hour later in the evening; knows that applications were made to the magistrates, and they refused to extend the hours. Believes the pawnbrokers do now open at nine o'clock in the morning, and keep open for an hour later; thinks the magistrates know it; they do not take steps to prevent it.

As to the monthly returns, makes them sometimes out; he has not done so for three months; has not been called on by the present marshal to make them.

Thinks the pawnbrokers proceeded against, got more regular; understood that it was always and is still at the risk of the pawnbrokers; if they open at nine, and keep open till six. Has decidedly within four years, heard of persons being fined for taking goods before 10 o'clock, but has not within two years.

Never lent money to any peace-officer; does not think they ever applied for money to him; never discounted bills for any peace-officer. Never gave any peace-officer any money, or any article or gratuity, except the articles given to pawn, as before stated.

Understands there is a society among the pawnbrokers; has never attended any of the meetings or dinners; has contributed to the fund; subscribes monthly. Does not know that others, to his knowledge, take any proceedings to enforce the pawnbroking laws. Cannot tell whether any of the peace-officers belong to the society, or dine with them. Cannot say whether they have any printed or written regulations. He always thought 10 o'clock not an inconvenient hour for pawnbrokers to open. The pawnbrokers are not now fining one another; has not heard of any complaints. Thinks the said club has been of advantage to them; they are not before the magistrates as formerly. Does not know that any person has been fined at the instance of the pawnbrokers belonging to that society, who did not belong to it. Has heard that there are not more than half-a-dozen who do not belong to this society. Has attended the auctions; thinks the goods sold which he sent there, have generally brought fair prices; has attended night sales of plate; and hook sales, they are also at night.

Has attended other auctions as buyer. In his own opinion is against night sales, but conceives that the description of the goods sold at auction sales bring much greater prices than they would at other sales, because the auctioneer is obliged to give credit to the persons who buy, and who would not buy if they did not get such credit. Is sure they offer larger prices from getting credit. Thinks they offer larger prices than the public generally would give for such articles; the articles generally want repair.

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## BELFAST, 4th January 1834.

*Henry Ferguson*, Esq., Town Clerk, sworn, and examined.

Witness has received fees from pawnbrokers in this town, for getting licenses for them. Gets those licenses from Mr. John Judkin Butler, the city marshal of Dublin, who is entitled to grant the licenses under the Pawnbrokers' Act.

Witness, since he was appointed town clerk, has always applied to the city marshal of Dublin for the license.

The course is for witness to certify to the city marshal that the person requiring the license has entered into the necessary bonds, viz. the principal in 300*l.* and three securities for 100*l.* each, on which, on payment of the fee, the license comes down from Dublin; the bonds remain with the witness; the whole amount of fees, upon granting the certificate received by witness, is 2*l.* 18*s.* 4*d.*; for this fee witness fills up the bonds, and pays all postages to and from the city marshal; this is all that witness does at the time of granting the certificate; but he also collects the annual fees which the city marshal claims from the pawn-



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brokers, without any charge to the pawnbroker or the city marshal. Witness conceives that he is paid by this fee for all after trouble.

The city marshal sends down the receipts for the annual fee, and witness collects. [Produces a receipt, copy as follows :—]

J. J. Butler. J. J. Butler.

By the Authority of Parliament.

No. 25.

(King's Arms)

Marshal, Dublin, Regr.

(City Arms)

23d Dec. 183

Received from Mr. Robert Patterson One Pound, the amount of my fees, and arrears for the returns of his office to this date.

(signed) *John Judkin Butler.*

N. B.—The above person not to be found.

Witness believes, that before his appointment, nearly all the bonds were lodged with the county treasurer, at least he never got up any from the late town clerk; any he got were from the treasurer of the county; and since witness's appointment, bonds have been lodged with him, which were not filled up by him, and for the lodging of which, he did not give any certificate; upon them he made no charge.

Previously to the appointment of the present city marshal of Dublin, about a year since, it was the custom for persons in Belfast wanting licenses as pawnbrokers, to send up to the city marshal in Dublin the names of the persons who were to be their sureties, and then the city marshal used to give them licenses, without any certificate from witness; and he does not know if the city marshal got any certificate from any other person of the bonds having been lodged with witness, but certainly not from him. Witness, however, never knew of any one to practise as a pawnbroker, whose bonds he had not in his possession. Witness does not know what the fee under the Act of Parliament is; never looked into it. Witness took a somewhat smaller fee than his predecessor had been in the habit of claiming, but does not know what the amount of that fee was.

The annual fee charged by the city marshal, and paid by each of the pawnbrokers here, is 1*l.* and that is paid yearly in advance. This, in witness's opinion, is paid by agreement between the city marshal and the pawnbrokers, for the latter not being obliged to send up monthly returns, according to the Act; witness does not know if they forward any returns to the city marshal.

These are the fees which witness collects for the city marshal without any charge. Never collected more than one pound in the year from any one pawnbroker. Some two or three persons in Belfast have two houses under the one license; they paid no fee, or entered into no additional bonds on opening the second shop, to witness's knowledge; one was Mr. Cunamon, who has resigned; Mr. James Shields has done the same, and is now in business in the town; witness does not remember any others; witness has looked over his books to enable him to make a return of the fees received by him from pawnbrokers for the last five years, and finds that the number for that period was 20, three within the last year; witness never makes any charge for new bonds, which are to be perfected in case of a widow, or any of the family following the trade after the death of the person who originally paid.

There are 33 pawnbrokers in Belfast, and witness has the bonds of all these persons in his possession; no instance has occurred of witness being obliged to sue upon any of these bonds, or to deliver them to others to be sued upon.

A Mr. Aikin refused to pay the 1*l.* to the city marshal about a year since, but has since paid it; does not know the ground on which he refused to pay it.

No objection was ever made to witness's fee; they were optional. He always told them that the whole expense would be 8*l.*, including stamps of bonds, postages, witness's fee, and the city marshal's fee of one guinea for granting the license; viz.

| | | | | | £. s. d. |
|---|---|---|---|---|---|
| Bond Stamps - - - - | £. 4 | – | – | | |
| Fea to Marshal - - - - | 1 | 1 | – | | |
| Postages, 1*s.* 9*d.* and 1*s.* 6*d.* - | – | 3 | 3 | } | 2 18 4 |
| Town Clerk's fee - - - | 2 | 15 | 1 | | |
| | £. 8 | – | – | | |

Never gave any receipt for this fee; never got more than the 8*l.* altogether, nor never looked for more. Witness forwards the one guinea to the city marshal when he forwards the certificate.

Mr.

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Mr. *James Shields* sworn, and examined.

WITNESS is a pawnbroker; produces his license, dated 5th August 1823. The bonds were prepared by Mr. Daniel, the town clerk; paid him 11*l.* fee for all. It was on getting a second certificate (which witness produces) that he and his son opened a second shop of the same date, 5th August 1823; although of same date, the latter was not got for some months after the first. Witness pays 1*l.* a year to the marshal of Dublin; the marshal wrote down some years ago to the pawnbrokers here, to make him certain returns, or pay 1*l.* a year; the marshal ought legally to get monthly returns of what is done; it was a compromise of the strict letter of the law by the marshal for 1*l.* a year. Witness has not made any returns since he began to pay this 1*l.*; never knew of any returns having been made from the town, except one or two, about 12 or 14 years ago. Witness paid 30*s.* for the second certificate; this 30*s.* was sent to Dublin; there were other expenses, but in all much less than 11*l.*

Witness did not enter into any second securities upon engaging in a new fine, and opening a second shop, so there are now two pawnbrokers' shops opened upon the security originally given for one. Witness wrote to Dublin to know if new securities should be given, and witness was told in answer by Stanley, the then town marshal, that if we sent 30*s.*, there was no need of any second security. Witness thought this was legal, as every other in Belfast had two shops upon the one certificate.

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## CARRICKFERGUS, 6th JANUARY 1834.

*Adam Cunningham*, Town Clerk, sworn, and examined.

WITNESS grants certificates to the pawnbrokers, who look for licenses; the fee that witness gets is 1*l.* 6*s.* 8*d.* for filling up the four bonds; this is the fee which witness thinks he is entitled to under the Act of Parliament; the pawnbrokers here do not pay any annual fee, to witness's knowledge, to the city marshal.

*William Reid* sworn, and examined.

Is a pawnbroker; for several years paid 1*l.* to the city marshal of Dublin up to the last year, from 1821, when he set up business. Upon the marshal being changed, witness sent up only 12*s.* by a post-office order, as that would be the exact amount of the postage of the twelve returns; stating at same time to the present city marshal, that if he did not take that, he would send the returns. When witness commenced business, he followed the example of all the other pawnbrokers, and paid his 1*l.*, in order to avoid the monthly returns; in consequence, witness has never sent a return to the marshal since 1821. Witness, always in January, received a circular letter from the city marshal, calling upon him to send his dues, on which witness used to send the 1*l.* post free. Witness wrote, in the first instance, to the city marshal, to learn whether he would wish to have the return accompanied with 1*s.* each or the 1*l.*; never received any answer until January next, when witness received a circular; thinks, that before the city marshal was changed, that two other pawnbrokers sent but 10*s.* or 12*s.* each, but no returns.

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## DUNDALK, 23d OCTOBER 1833.

Mr. *James Fallan*, Town Clerk, sworn, and examined.

HAS a salary of 20*l.*, late Irish currency; has not any other emoluments, except fees on pawnbrokers' bonds, and except further, as witness recollects, when Mr. (Captain) Gordon was returned for the borough; he sent ten guineas to witness, which he understood was usually given at elections, and ten guineas to the sheriff. Witness holds the pawnbrokers' bonds as town clerk. The fees depend on the people themselves; some give 2*l.*, some 3*l.*; the Act of Parliament does not authorize so much. Does not know why the pawnbrokers double or treble the expense; never got less than 1*l.*; has got 10*l.*; never got more, that he recollects. When the pawnbrokers get the license, witness fills the bonds, and on executing the bonds, they pay the money; has never seen a license; they tell witness they have got the license, and bring the stamps to witness; witness fills the bonds, and goes with them to a magistrate to have the securities sworn. Witness does not pay the stamp duty out of what he receives. There is a general form of the bond, not deviated from. Witness claims a legal right to the fee; witness does not claim any sum in particular, it is merely optional with themselves. There are very few of them; recollects not above four obtaining licenses. There was once but one pawnbroker in Dundalk, as witness believes; there are now but three.

The pawnbrokers' bonds are given to the town clerk in his own name. Witness never thought about it, that, if an action were to be brought on the bond, it should be in



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in his name; the pawnbroker and three of his friends sign the bonds. Witness has always given the pawnbrokers a certificate in a form tantamount to that read to him from 26th Geo. 3, c. 43, s. 39. The money of 1*l.* or upwards includes all; witness has no second fee; receives no fees for pawnbrokers' auctions. None have got licenses or bonds from witness since he became town clerk.

(A true copy.)

(signed) *Geo. Mathews.*

London, 22d May 1838.

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BYE LAWS, with Rules and Regulations for the Government of the Mont de Piete, or Charitable Pawn Office, *Limerick*; as revised and approved by the consulting Barrister of the Loan Fund Board, Dublin Castle, in terms of the Act 6 & 7 Will. IV.

The principle upon which this establishment is formed, is to relieve the temporary wants of the poor and industrious, by advances of money upon pledges, guarding them from rapacious and usurious exactions; and that the profits, after defraying the expenses of management, and paying the interest of the capital employed, shall be applied to maintain and extend the benefits of Barrington's Hospital and City of Limerick Infirmary, the funds of which being thus so much increased, would enable the Governors to extend the sphere of its utility, not only by giving relief and comfort to the sick and indigent, but by assisting them after their recovery, or during their convalescence.

The objects of the "Mont de Piété" are therefore purely philanthropic.

The direction of the affairs of this establishment shall be vested in a committee, consisting of—

The Lord Bishop of Limerick.
The Roman Catholic Bishop of Limerick.
The two Members for the City.
The Mayor (ex officio).
The Chief Magistrate of Police; and
Ten other persons chosen from among the body of debenture holders, and to be elected annually.

1. The members of such committee for the time being shall be named, and exclusively considered the managers or directors, and shall also be the trustees of the funds and properties of the establishment.

2. Any three of the above-named committee shall form a quorum for the despatch of all business connected with the establishment.

3. A general meeting of the proprietors shall be holden once every year.

4. The committee of direction to meet once in every week to receive the reports, examine and balance the cash, inspect the magazines, and transact such other business as may come before them.

5. All general and special general meetings called by the directors shall be holden at such place as the directors shall appoint, and the chair shall be taken at the hour to be appointed by the directors for that purpose, provided the requisite number of proprietors be present.

6. The directors going out of office on the day of the annual meeting, shall be considered as in office, until the conclusion of the meeting at which their successors shall have been elected.

7. At the annual general meetings the order of business shall be as follows:—

1. The chairman, or deputy chairman, shall take the chair, or, in their absence, a chairman shall be chosen.

2. The minutes of the proceedings of the last annual meeting, and of all intermediate meetings, shall be read.

3. The report of the receipts and disbursements of the establishment, as audited at the weekly meetings of the committee of direction, shall be read aloud by the secretary, and submitted to the meeting for their approval.

4. The chairman shall state the names of the persons proposed to be elected to serve on the committee for the ensuing year, or of those proposed to be re-elected; and if no opposition be made, the persons so proposed as new members, or to be re-elected, shall be deemed and declared to be elected.

5. If any opposition be made, the election shall be determined by a show of hands, unless a ballot be demanded by any ten proprietors present; in which case, the chairman shall appoint two secretaries from among the proprietors present to superintend the ballot during its progress, and to report the result to the meeting.

6. Any business which the directors shall then think proper to introduce, shall be entered upon, and discussed, and the opinion of the meeting, if necessary, taken thereon.

8. After

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8. After all business introduced by the directors shall have been disposed of, it shall be competent for any proprietor to make any proposition which shall be legally entertained at said meeting, and to give any notice he may think fit.

9. In case a debate shall arise upon any subject, no proprietor shall be permitted to speak more than once upon the question, except in explanation; but the mover of any resolution shall be allowed to speak a second time in reply, after which, the debate shall be closed.

10. In case the meeting shall be adjourned, the business to be transacted at the adjourned meeting shall be specified previously to the adjournment taking place, and shall be entered on the minutes.

11. In case of dispute, doubt or difficulty, an appeal shall be made to the chairman, whose decision shall be final.

12. At all special general meetings the business shall be conducted in the same manner as at the annual meetings.

13. At all adjourned general meetings the business to be transacted shall be taken in the order in which it had been entered on the minutes of the meeting from which the adjournment took place; and all debates shall be done in the same manner; and the powers of the chairman shall be the same as at the annual general meetings.

14. At any general meeting, or at any adjournment thereof, no vote by proxy shall be admitted, unless such proxy shall have been sent to the secretary before 12 o'clock on the day before that on which such general meeting, or such adjournment thereof, shall be appointed to be held.

15. If two proxies be tendered for the same person, neither of them shall be received.

16. Any proxy may, at the pleasure of the proprietor giving the same, be revoked by letter, addressed to the secretary, and to be received by him the day before the meeting takes place.

17. No motion made by any proprietor for the repeal or alteration of any existing bye-law, or for enacting any new bye-law, shall be entertained at any general meeting, unless the same shall have been given at some previous general meeting by the proprietor intending to move the same, or unless notice in writing, specifying the intended alteration, shall have been given to the board of direction by the proprietor intending to move the same, 21 days at least before the day on which such general meeting shall be held.

18. If the repeal or alteration of any existing bye-law, or the enactment of any new bye-law, shall be proposed by the committee of direction, such repeal or alteration, or such new bye-law, if carried at the meeting at which it shall have been proposed, shall be binding without confirmation; but if proposed by any proprietor, the same shall not be binding, unless confirmed at a subsequent general meeting to be held for the purpose, at the distance of not less than three weeks from preceding general meeting, which meeting shall appoint the time for holding the second meeting.

19. Notice of any motion for the repeal or alteration of any existing bye-law, or the enactment of any new bye-law, whether originating with the directors or otherwise, shall be fixed up in the committee-room fourteen days at least before the meeting at which such motion is intended to be made; and if it shall be necessary to confirm such repeal or alteration, or such new bye-law, notice thereof shall in like manner be fixed up in the committee-room.

20. In case any irregularity shall occur in the convening or holding any general meeting, or in any election, or other proceedings at any such meeting, and the same shall not be publicly noticed and objected to, all proceedings of such meetings shall be of the same force and validity as if no such irregularity had occurred; but if an irregularity shall be publicly noticed and objected to, the meeting shall decide thereon, and such decision shall be final and conclusive.

### Committee of Direction.

21. Any director who may be desirous of vacating his office must send his resignation, in writing, to the committee of direction; and upon the acceptance of such resignation by the committee, and the entry of same on their minutes by the secretary, the office of said director shall become vacant, but not before.

22. The name of any person intended to be proposed as a director must be transmitted to the secretary 21 days at least before the day of election; and no person shall be eligible as a director whose name shall not have been so transmitted.

23. The directors may make such regulations, not inconsistent with the Act or bye-laws, as may appear to them expedient, which shall have the force of bye-laws until the next annual general meeting.

24. The directors may, if they see occasion, suspend any of their body from acting as a member of their committee; provided nine directors at least be present at the meeting at which such suspension shall be resolved upon, and that seven at least of the directors present consent thereto.

25. Whenever the directors shall, in the manner hereinbefore stated, have suspended any of their body from acting as a director, they shall immediately convene a special general meeting of the proprietors, to be held within 21 days next thereafter; which meeting shall have full power to remove from his office the director so suspended, if they shall think it expedient to do so, or otherwise to act under the circumstances as they shall think fit.

26. The directors shall not, unless by the order or under the authority of a general meeting, suffer the common seal of the Mont de Piété to be affixed to any instrument, excepting to debentures or other acknowledgments for money borrowed on account of the establishment,



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establishment, or for other purposes immediately connected with it, until such instrument shall have been read and approved of at two successive meetings of the committee of direction, and a copy of every such instrument to which the common seal has been affixed shall be entered in a book to be kept by the secretary for that purpose.

27. Minutes of the proceedings of every meeting of the directors shall be taken by the secretary, or, in case of his absence, by some other person whom the chairman shall appoint for the occasion; which minutes shall afterwards be copied fairly into the minute-book of the establishment, and signed by the chairman of that and the following meeting, and such minute-book shall be required to be produced at any and every general meeting.

28. The debentures-book shall for all the purposes of the Mont de Piété be considered as containing a correct list of the proprietors, and of their respective residences, and of the number of shares to which they are respectively entitled; and it shall be incumbent on each proprietor to ascertain that his name, residence, and the number of shares to which he is entitled, are correctly entered in the debenture-book.

29. Every letter relating to any matter concerning the Mont de Piété, which shall be sent by the secretary in name of the directors, or by the directors themselves, to any proprietor by the post, addressed to the said proprietor according to the name and residence entered in the debenture-book, shall be considered to have reached him, and he shall be deemed to have sufficient notice of the contents of said letter, and shall be bound thereby.

30. The committee of direction shall possess supreme control of all the affairs of the Mont de Piété.

31. They only shall have the power of signing debentures, receipts, promissory notes, or other documents, as acknowledgments for money borrowed for the use of the establishment, and shall sign cheques upon the Bank account.

32. The committee shall meet one day in each week to audit the accounts of the past week; examine and balance the cash on hand; sign cheques for what may be required for the current week; and examine the state of the magazines.

33. Any three members of the committee of direction, who are *bonâ fide* shareholders in the capital stock of the Mont de Piété, shall form a quorum for the despatch of all business that may be brought before them.

### Internal Management.

34. The internal management of the affairs of the Mont de Piété shall be vested in two responsible persons, viz. a conductor, who must be a licensed pawnbroker, and an inspector and secretary.

The conductor shall have the sole charge and responsibility of valuing all goods offered in pledge, and shall also be held responsible for all goods stored in the magazines of the establishment.

35. He shall receive from the committee, on each day of their weekly meeting, or from the inspector and secretary, acting as their organ, and on their behalf, cheques upon the Bank account, for such amount of cash as he thinks necessary for the pledging of the current week; and shall have charge of all books kept to record the pledging and releasing of the establishment.

36. The duties of the inspector and secretary shall consist in a general superintendence of the affairs of the establishment, as representing the committee of direction in a daily inspection of its various departments and branches; in conducting all correspondence exclusively in the name of the committee of direction, and in the charge of all books kept to record the finance, and general arrangements of the establishment.

37. These two officers shall daily sign a return of the operations of the establishment, showing the balance of cash on hand at the commencement and close of each day, together with the number of pledges received, renewed and released; and from which daily return the inspector and secretary shall be required to furnish to the committee of direction, on each day of their weekly meeting, or at such other times as he may be called upon to do so, a return of the weekly operations of the establishment, the balance of cash on hand, and the condition of the magazines.

38. These two officers shall have the nomination of all such assistants as they consider necessary and competent to assist them in the discharge of their respective duties, which assistants shall be subject to the approval of the committee, and shall be paid by the establishment.

39. The salaries of these two officers shall be fixed by the committee of direction, and the salaries and wages of the persons employed under them shall be suggested by the head of each department respectively, and confirmed by the directors.

40. In case of the unavoidable absence of any of the persons employed under either of the above-named officers, from sickness, the same must be officially notified to the head of their department, and, if required, a surgeon's certificate must be furnished to the inspector and secretary, to be laid before the committee of direction at their first meeting.

41. If any of the assistants in the establishment be desirous of obtaining leave of absence on their own private business, such leave must be obtained from the head of their department, before the applicant can give up his charge.

Capital.

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### Capital.

42. The capital requisite to work the Mont de Piété, shall be raised by the issue of debentures, varying in amount from 5 *l.* to 100 *l.* and upwards; or by such other means as may appear to the committee of direction most advisable for the welfare of the establishment.

43. Such persons as may be desirous of investing money in the capital stock of the Mont de Piété, shall be required to lodge the same with the Limerick branch of the Provincial Bank of Ireland, to the credit of an account which has been opened there, in name of the committee of direction, and called "Mont de Piété Account."

44. Persons lodging money to the credit of said account, will receive from the manager of the bank receipts for same, in name of the committee of direction; which receipts, on being presented to the inspector and secretary of the Mont de Piété, will entitle the holders to receive debentures, signed by the directors, countersigned by the secretary, and sealed with the common seal of the establishment, bearing interest at the rate of 6 *l.* per cent. per annum, from the respective dates thereof (which debentures are transferable, without any expense, in the terms of the Loan Fund Act), and which debentures shall be payable to the lenders of money, at the expiration of three months, after due notice shall have been served upon the directors to that effect.

45. With a view to the election of future committees to manage the affairs of the Limerick Mont de Piété, every subscriber of 50 *l.* to the capital stock of the establishment shall possess one vote, and a further vote for every additional 50 *l.*; provided, however, that no subscriber shall have more than five votes, whatever amount he may have invested in the funds of the Mont de Piété.

46. In the election of future committees, any subscriber of 50 *l.* shall be eligible to serve on the committee of direction.

47. The directors shall possess the power of issuing debentures to such persons as may have lent money to erect the buildings of the Mont de Piété, or who may have furnished articles for the use of the establishment, and to the officers and servants of the establishment, for their salaries or wages; provided that such arrangements be mutually agreed upon between the directors and the respective parties above named; and the directors shall moreover have the power of paying off the said debentures, whenever it may appear expedient to them to do so.

### Rate of Interest.

48. The rate of interest to be paid by the Mont de Piété for money borrowed for its use, shall not, under any circumstances, exceed the legal rate of interest in Ireland, and shall by every possible means be kept as low as possible.

49. All loans made to the Mont de Piété shall be made on the security of the capital stock, funds and properties, and of the buildings.

### Operations of the Establishment.

50. The operations of the Mont de Piété shall consist in lending money on pledges, which are to be lodged in the magazines, as security for such advances, and which advances shall be regulated according to the appointment of the conductor, or of the assistant valuators, approved of by him, and sanctioned by the committee of direction.

51. No pledge shall be received, if the smallest ground of suspicion exist of its having been dishonestly obtained.

52. Every pledger, if required to do so, must get some respectable householder to guarantee that the property offered in pledge has come into his hands by honest means.

53. The limit of time for which advances are to be made shall be one year, reserving to the pledger the right of redeeming the property at any period before the expiration of said year, or of renewing the transaction at its close.

54. In both the above-mentioned cases, the whole amount of interest due on the advance must be paid before a fresh engagement can be entered into between the establishment and the pledger.

55. The shortest period for which interest shall be charged by the Mont de Piété shall be one month.

56. The amount to be advanced on the various descriptions of property shall be regulated as follows: on all articles or jewels of gold or silver, four-fifths of the actual value shall be lent; and on every other description of property, as near as possible to the two-thirds of their appraised value.

57. The amount agreed to be advanced shall be immediately paid in cash to the pledger, and at the same time a ticket shall be given to him, recording the period for which the advance is made, the name and residence of the pledger, the amount of money lent, the description of property pledged, and the limit of time for returning the overplus.

58. In the event of the ticket being lost, the pledger must give immediate notice of same to the conductor, who will, if the property has not been already released, give the pledger a stop-ticket, which will secure the property from being illegally released.

59. If the pledger be desirous of renewing the engagement at the termination of the first period, or one year, the whole amount of interest due upon the advance must first be paid, and the article re-valued; when, if any deterioration is found to have taken place, and which is not attributable to the establishment, the pledger must submit to pay the estimated amount of such deterioration before a renewal of the transaction can take place.



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### Sales of Pledges.

60. All pledges that are unredeemed at the expiration of the period agreed upon shall be sold, to reimburse the establishment for the sums lent, and the interest due upon same, and the overplus (if any) shall be placed to the credit of the pledger.

61. Under no circumstances whatever can any property be exposed for sale at the auctions of the Mont de Piété, unless it shall have been pledged with the establishment, in conformity with all the foregoing regulations.

62. The conductor shall direct the sale of such goods to take place as come within the meaning of the agreement as to the period for which they were pledged, according to a statement to be drawn up and signed by the inspector and secretary himself.

63. The auctions of the Mont de Piété must be announced at least 14 days before they are to take place, by public advertisements; and, if it should be deemed necessary, printed catalogues shall be distributed, giving a particular description of the articles to be sold.

64. If opposition be made to the sale of any article at the auctions of the Mont de Piété, it cannot prevent the sale of such article taking place, nor is any other notice to be deemed necessary to the opposing party than what is given by the public advertisements; reserving, however, to the opposing party the right of stating his claim to the overplus that may accrue on the sale of the article after all the claims of the Mont de Piété shall have been satisfied.

65. The auctions shall take place under the immediate direction of the conductor, and of such auctioneer or appraiser as he may see fit to select, under the sanction of the committee of direction.

66. The commission to the auctioneer shall be paid by the purchaser.

67. The rate of such commission shall not exceed five per cent. on the amount the article sold for.

68. Besides the usual charge above named, there shall also be an additional charge of one per cent., in the event of any additional expense being incurred in advertising the property in question, and which additional one per cent. shall be deducted from the overplus accruing to the owner.

69. Every purchaser must immediately pay down the full amount of his purchase, with all charges; and in default of so doing, the article shall be again immediately put up to sale at the risk of the purchaser.

70. At the termination of each day's sale, the auctioneer shall furnish an account of the goods sold during the day, stating the amount for which each article was sold; and the cashier of the auction shall furnish his cheque account, which must correspond with the auctioneer's account; and all cash received during the day for goods sold must be paid into the hands of the conductor before five o'clock on each day of sale.

71. The payment of such overplus as may accrue on the sale of any article pledged at the Mont de Piété shall be made, on the production of the original ticket given to the pledger.

72. Any overplus that remains unclaimed for two years from the date of the ticket shall then become the property of the establishment, in terms of the notice expressed on the ticket.

### Branches.

73. The foregoing bye-laws and rules and regulations shall be applicable to every branch of the Limerick Mont de Piété.

74. All goods taken at the branches of the Mont de Piété must be deposited in the magazines of the establishment every evening; and an account must be furnished by the conductor of each branch of the amount of money he may have received and paid during the day; and the balance of cash in his hands must be paid to the conductor of the establishment before the daily return be signed by the inspector and secretary and himself.

Directors, { *J. N. Russell,*
*Philip M'Ardell.*

*Archibald Douglas,* Inspector and Secretary.

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Table

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TABLE, No 1.

Showing the DIFFERENCE between the INTEREST charged by PAWNBROKERS in *England* and *Ireland*, together with the CHARGES made at the *Mont de Piété, Limerick*, a Charitable Pawn Office, established by MATTHEW BARRINGTON Esq., for the Support of BARRINGTON'S HOSPITAL.

| Amount of Money Lent. | FOR ONE MONTH. In Ireland. Interest. | Ticket. | Total. | In England. Interest. | Ticket. | Total. | Mont de Piété, Limerick. Total. | FOR TWO MONTHS. In Ireland. Interest. | Ticket. | Total. | In England. Interest. | Ticket. | Total. | Mont de Piété, Limerick. Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| £ s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. |
| 1 | – ½ | + 1 | + 1½ | – ½ | | + | – ½ | – 1 | + 1 | – | 0 | – 1 | – | – 1 |
| 2 | 1 | + 1 | 0 | – ½ | + | + | – ½ | + 2 | + 1 | – | 0 | – 1 | – | – 1 |
| 3 | – 1 | + 1 | + 2 | – ½ | + | + | – ½ | – 0 | – 1 | + 3 | – 1 | + 1 | – | – 1 |
| 4 | – 1½ | – 1 | + 2½ | + ½ | – | – | – ½ | + 0 | – 1 | 4 | + 1½ | – | – 1½ | + 0 |
| 5 | – 1½ | – 1 | + 2½ | – 1 | + | – ½ | + 1½ | – 0 | – 1 | 4 | – 0 | – 1 | + 2½ | + 0 |
| 6 | – 0 | – 1 | + 0 | – 1 | – ½ | – ½ | + 1½ | + 1 | – 1 | – 0 | – 0 | + ½ | + 2½ | + 0 |
| 7 | – 0 | – 1 | + 0 | – 1½ | – | – ½ | + 1½ | – 1½ | – 1 | – 0 | – 0 | – 1 | + 3 | – 3 |
| 8 | – 0 | – 0½ | + 1 | – 3½ | + 1½ | – ½ | + 2 | + 1½ | + 0 | – 1 | – 0 | – 1 | + 3½ | + 0 |
| 9 | – 0 | – 3½ | – 1 | – 3½ | – 1½ | – ½ | – 2½ | – 2 | – 3 | – 1 | – 0 | – 1 | – 4 | – 4 |
| 10 | – 0 | – 0 | – 5 | – 3 | – 0 | – 1 | – 5 | – 0 | – 0 | – 0 | – 4 | – 1 | – 6 | – 4 |
| 11 | – 0 | – 5 | – 5 | – 0 | – 0 | – 1 | – 0 | – 0½ | – 0 | – 0 | – 5 | – 4 | – 1 | – 0 |
| 16 | – 2½ | – 5 | – 5½ | – 2½ | – 1 | – 0½ | – 2½ | – 7 | – 0 | – 0 | – 4½ | + 1 | – 0½ | – 5 |
| 18 | – 3½ | – 5 | – 5½ | – 2½ | – 1 | – 3½ | – 3½ | – 7 | – 0 | – 0 | – 5 | – 1 | – 5 | – 5 |
| 14 | – 4 | – 5 | – 0 | – 2½ | – 1 | – 3½ | – 0 | – 8 | – 0 | – 10 | – 5½ | – 1 | – 6½ | – 0 |
| 10 | – 4 | – 5 | – 0 | – 3 | – 1 | – 4 | – 0 | – 8 | – 3 | – 10 | – 0 | – 1 | – 7 | – 0 |
| 16 | – 4½ | – 5 | – 0½ | – 3 | – 1 | – 4 | – 3½ | – 0 | – 0 | – 11 | – 5 | – 1 | – 7 | – 7 |
| 17 | – 4½ | – 5 | – 0½ | – 3½ | – 1 | – 4½ | – 3½ | – 0 | – 0 | – 11 | – 0½ | – 1 | – 7½ | – 7 |
| 18 | – 4½ | – 5 | – 0½ | – 3½ | – 1 | – 4½ | – 0½ | – 0 | – 0 | – 11 | 7 | – 1 | – 8 | – 7 |
| 19 | – 5 | – 0 | – 7 | – 3½ | – 1 | – 4½ | 4 | – 10 | – 0 | 1 | – 7½ | – 1 | + 0½ | – 0 |
| 1 | – 5 | + 2 | – 7 | – 4 | – 2 | – 0 | – 4 | – 10 | – 0 | 1 | – 0 | – 2 | – 10 | – 0 |
| 5 | – 10 | – 4 | 1 0 | – 0 | – 0 | – 10 | – 0 | 1 8 | – 4 | 0 | 1 4 | – 0 | 1 0 | 1 4 |
| 8 | 0 1 | – 4 | 0 0 | 1 0 | – 4 | 1 7 | 1 8 | 4 8 | – 4 | 4 0 | 0 0 | – 4 | 0 10 | 3 4 |

| Amount of Money Lent. | FOR THREE MONTHS. In Ireland. Interest. | Ticket. | Total. | In England. Interest. | Ticket. | Total. | Mont de Piété, Limerick. Total. | FOR FOUR MONTHS. In Ireland. Interest. | Ticket. | Total. | In England. Interest. | Ticket. | Total. | Mont de Piété, Limerick. Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| £ s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. |
| 1 | – 1½ | – 1 | – 3½ | – 1½ | – | – | – 1½ | – 0 | – 1 | – 0 | – 0 | – | – | – 2 |
| 2 | – 3 | – 1 | – 4 | – 1½ | – | – | – 1½ | – 4 | – 1 | – 0 | – 0 | – | – | – 0 |
| 3 | – 3 | – 1 | – 4 | – 1½ | – | – | – 1½ | – 4 | – 1 | – 0 | – 0 | – | – | – 0 |
| 4 | – 4½ | – 1 | – 5½ | – 2½ | – | – | – 2½ | – 6 | – 1 | – 7 | – 3 | – | – | – 4 |
| 5 | – 4½ | – 1 | – 5½ | – 3 | – ½ | – 3½ | – 0 | – 6 | – 1 | – 7 | – 4 | – ½ | – 4½ | – 4 |
| 6 | – 0 | – 1 | – 7 | – 3 | – ½ | – 3½ | – 0 | – 0 | – 1 | – 0 | – 4 | – ½ | – 4½ | – 0 |
| 7 | – 0 | – 1 | – 7 | – 3½ | – ½ | – 4 | – 0 | – 0 | – 1 | – 0 | – 0 | – ½ | – 0½ | – 0 |
| 8 | – 7½ | – 1 | – 8½ | – 4½ | – ½ | – 5 | – 4½ | – 10 | – 1 | – 11 | – 0 | – ½ | – 0½ | – 0 |
| 9 | – 7½ | – 1 | – 8½ | – 0½ | – ½ | – 5½ | – 0 | – 10 | – 1 | – 11 | – 7 | – ½ | – 7½ | – 0 |
| 10 | – 0 | – 5 | – 11 | – 0 | – 1 | – 7 | – 0 | 1 – | – 0 | 1 5 | – 0 | – 1 | – 0 | – 0 |
| 11 | – 0 | – 5 | – 11 | – 0 | – 1 | – 1 | – 7½ | 1 – | – 5 | 1 6 | – 0 | – 1 | – 0 | – 10 |
| 16 | – 10½ | – 0 | 1 – | – 6½ | – 1 | – 7½ | – 7½ | 1 2 | – 5 | 1 4 | – 5 | – 1 | – 10 | – 10 |
| 17 | – 10½ | – 2 | 1 – | – 7½ | – 1 | – 8½ | – 7½ | 1 0 | – 0 | 1 4 | – 10 | – 1 | – 11 | – 10 |
| 18 | 1 – | – 5 | 1 2 | – 0½ | – 1 | – 1 | – 0 | 1 4 | – 0 | 1 0 | – 11 | – 1 | – 1 | 1 – |
| 19 | 1 – | – 5 | 1 2 | – 0 | – 1 | – 10 | – 0 | 1 4 | – 0 | 1 0 | 1 – | – 1 | 1 1 | 1 – |
| 1 | 1 1½ | – 0 | 1 3½ | – 0 | – 1 | 10 | – 10½ | 1 0 | – 0 | 1 0 | 1 – | – 1 | 1 1 | 1 2 |
| 5 | 1 1½ | – 0 | 1 3½ | – 0½ | – 1 | – 10½ | – 10½ | 1 0 | – 5 | 1 0 | 1 1 | – 1 | 1 2 | 1 0 |
| 8 | 1 3½ | – 0 | 1 4½ | – 10½ | – 1 | – 11½ | – 10½ | 1 6 | – 0 | 1 0 | 1 0 | – 1 | 1 3 | 1 0 |
| 9 | 1 0 | – 0 | 1 5 | – 11½ | – 1 | 1 – | 1 – | 1 0 | – 0 | 1 15 | 1 0 | – 1 | 1 4 | 1 4 |
| 10 | 1 3 | – 3 | 1 0 | 1 – | – 1 | 1 1 | 1 – | 1 6 | – 0 | 1 10 | 1 4 | – 2 | 1 6 | 1 4 |
| 11 | 0 0 | – 4 | 0 10 | 0 – | – 2 | 2 5 | 3 – | 3 4 | – 4 | 3 8 | 0 8 | – 0 | 0 18 | 3 0 |
| 16 | 0 0 | – 4 | 0 7 | 0 0 | – 4 | 4 1 | 0 – | 3 4 | – 4 | 3 8 | 3 – | – 4 | 3 4 | 0 0 |

J. W. M. Hoyes.

## TABLE, No 2.

Showing the DIFFERENCE between the INTEREST charged by PAWNBROKERS in *England* and *Ireland*, together with the CHARGE made at the *Mont de Piété, Limerick*, a Charitable Pawn Office, established by MATTHEW BARRINGTON, Esq., for the Support of BARRINGTON'S HOSPITAL.

| Amount of Money Lent. | FOR FIVE MONTHS. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. | FOR SIX MONTHS. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. | FOR SEVEN MONTHS. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. | FOR EIGHT MONTHS. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| £ s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. |
| 1 | 2½ | 1 | 3½ | 3½ | — | — | 2½ | 2 | 1 | 4 | 3 | — | 3 | 1½ | 3 | 1 | 4½ | 3½ | — | 3½ | 1½ | 4 | 1 | 5 | 4 | — | — | 4 | 3 |
| 2 | 5 | 1 | 6 | 3 | — | 3 | 5½ | 3 | 1 | 7 | 3 | — | 3 | 3 | 7 | 1 | 8 | 3 | — | 3½ | 3½ | 8 | 1 | 9 | 4 | — | — | 4 | 4 |
| 3 | 5 | 1 | 6 | 3 | — | 3 | 8½ | 3 | 1 | 7 | 3 | — | 3 | 3 | 7 | 1 | 8 | 3½ | — | 3½ | 3½ | 8 | 1 | 9 | 4 | — | — | 4 | 4 |
| 4 | 7½ | 1 | 8½ | 3½ | — | 3½ | 5 | 9 | 1 | 10 | 4½ | — | 4½ | 5 | 10½ | 1 | 11½ | 5½ | — | 5½ | 7 | 1 | 1 | 1 | 9 | — | — | 9 | 9 |
| 5 | 7½ | 1 | 8½ | 3 | — | 3 | 8½ | 9 | 1 | 10 | 3 | — | 3 | 6½ | 10½ | 1 | 11½ | 7 | — | 7 | 7 | 1 | 1 | 1 | 1 | 9 | — | 9 | 9 |
| 6 | 10 | 1 | 11 | 6½ | — | 6½ | 7½ | 1 | 1 | 1 | 7½ | — | 7½ | 8 | 1 | 2 | 1 | 1 | 3 | 7 | 10½ | 1 | 4 | 1 | 5 | 8 | — | 8 | 1 |
| 7 | 10 | 1 | 11 | 6½ | — | 6½ | 7½ | 1 | 1 | 1 | 7½ | — | 7½ | 8 | 1 | 2 | 1 | 1 | 3 | 8½ | 10½ | 1 | 3 | 1 | 6 | 10 | — | 10 | 1 |
| 8 | 1 | 1 | 1½ | 7½ | — | 7½ | 9 | 1 | 1 | 1 | 4 | — | 4 | 9½ | 1 | 1 | 2½ | 1 | 1 | 6½ | 11 | — | 11 | 1 | 6 | 10½ | 1 | 3 | 1 |
| 9 | 1 | 1 | 1½ | 6½ | — | 6½ | 10 | 1 | 1 | 1 | 4 | — | 4 | 11 | 1 | 1 | 2½ | 1 | 1 | 6½ | 1 | 1 | 2½ | 1 | 3 | 1 | 1 | 3 | 1 |
| 10 | 1 | 1 | 2 | 1 | — | 1 | 11 | 1 | 1 | 2 | 1 | — | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 | 1 |
| 11 | 1 | 1 | 2 | 1 | — | 1 | 11 | 1 | 1 | 2 | 1 | — | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 | 1 |
| 12 | 1 | 1 | 2 | 1 | 7½ | 1 | 1 | 1 | 1 | 2 | 1 | 1½ | 1 | 1 | 2 | 1 | 3 | 1 | 1 | 2½ | 1 | 2 | 1 | 3 | 1 | 1 | 4½ | 1 |
| 13 | 1 | 1 | 2 | 1 | 7½ | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 2 | 1 | 3 | 1 | 1 | 2½ | 1 | 2 | 1 | 3 | 1 | 1 | 4½ | 1 |
| 14 | 1 | 1 | 2 | 1 | 10 | 1 | 1 | 2 | — | 3 | 2 | 1 | 3 | 2½ | 1 | 1 | 3 | 1 | 1 | 3 | 1 | 2 | 1 | 3 | 1 | 1 | 4½ | 1 |
| 15 | 1 | 1 | 2 | 1 | 10 | 1 | 1 | 2 | — | 3 | 2 | 1 | 3 | 2½ | 1 | 1 | 3 | 1 | 1 | 3 | 1 | 2 | 1 | 3 | 1 | 1 | 4½ | 1 |
| 16 | 1 | 10½ | — | 2 | 3 | 1 | 1 | 4 | 1 | 5½ | 2 | 3 | 5 | 5½ | 1 | 1 | 3 | 1 | 1 | 3 | 1 | 2 | 1 | 3 | 1 | 1 | 4½ | 1 |
| 17 | 1 | 10½ | — | 2 | 3 | 1 | 1 | 4½ | 1 | 5½ | 2 | 3 | 5 | 5½ | 1 | 1 | 3 | 1 | 1 | 3 | 1 | 2 | 1 | 3 | 1 | 1 | 4½ | 1 |
| 18 | 1 | 10½ | — | 2 | 3 | 1 | 1 | 5½ | 1 | 6½ | 2 | 3 | 5 | 6½ | 1 | 1 | 3 | 1 | 1 | 3 | 1 | 2 | 1 | 3 | 1 | 1 | 4½ | 1 |
| 19 | 2 | 1 | — | 2 | 3 | 1 | 1 | 6½ | — | 1 | 1 | 10½ | — | 1 | 1 | 11½ | 2 | — | 2 | 11 | — | 2 | 3 | 1 | 2 | 2½ | — | 1 | 2 |
| 1 | 2 | 1 | — | 2 | 2 | 2 | 1 | 3 | — | 2 | 1 | 6 | — | 2 | 2 | 2 | 4 | — | 2 | 11 | — | 2 | 3 | 1 | 2 | 4 | — | 2 | 2 |
| 2 | 4 | 2 | — | 4 | 4 | 2 | 2 | 4 | — | 2 | 2 | 6 | — | 2 | 2 | 2 | 4 | — | 2 | 10 | — | 4 | 3 | 2 | 4 | 8 | — | 2 | 4 |
| 3 | 6 | 3 | — | 6 | 6 | 2 | 3 | 4 | — | 4 | 5 | 4 | — | 2 | 4 | 2 | 4 | — | 2 | 10 | — | 4 | 3 | 2 | 4 | 10 | — | 2 | 4 |
| 4 | 10 | 2 | — | 12 | 8 | 2 | 3 | 7 | — | 4 | 10 | 10 | — | 2 | 7 | 2 | 9 | — | 2 | 14 | — | 4 | 14 | 11 | 8 | 3 | — | 4 | 5 |

J. W. H. Haynes.

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## Table, No. 3.

Showing the Difference between the Interest charged by Pawnbrokers in *England* and *Ireland*, together with the Charges made at the *Mont de Piété, Limerick*, a Charitable Pawn Office, established by Matthew Barrington, Esq. for the Support of Barrington's Hospital.

| Amount of Money Lent. | For Nine Months. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. | For Ten Months. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. | For Eleven Months. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. | For Twelve Months. In Ireland. Interest. | Tickets. | Total. | In England. Interest. | Tickets. | Total. | Mont de Piété, Limerick. Total. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| £ s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. | s. d. |
| 1 | – 4½ | – 1 | – 5½ | – 4½ | – – | – 4½ | – 2½ | – 5½ | – 1 | – 6 | – – | – – | – 5 | – 2½ | – 5½ | – 1 | – 6½ | – 5½ | – – | – 5½ | – 2½ | – 6 | – 1 | – 7 | – – | – – | – 6 | – 3 |
| 2 | – 9 | – 1 | – 10 | – 4½ | – – | – 4½ | – 4½ | – 10 | – 1 | – 11 | – 6 | – – | – 6 | – 5 | 11 | – 1 | 1 – | – 5½ | – – | – 5½ | – 6½ | 1 – | – 1 | 1 1 | – 6 | | – 6 | – 6 |
| 3 | – 9 | – 1 | – 10 | – 4½ | – – | – 4½ | – 4½ | – 10 | – 1 | – 11 | – 6 | – – | – 6 | 5 | – 11 | – 1 | 1 – | – 5½ | – – | – 5½ | – 6½ | 1 – | – 1 | 1 1 | – 6 | | – 6 | – 6 |
| 4 | 1 1½ | – 1 | 1 2½ | – 6½ | – – | – 6½ | – 6 | 1 0 | – 1 | 1 4 | – 7½ | – – | – 7½ | – 10 | 1 4½ | – 1 | 1 5½ | – 9½ | – – | – 9½ | – 11 | 1 6 | – 1 | 1 7 | – 9 | – – | – 9 | 1 – |
| 5 | 1 1½ | – 1 | 1 2½ | – 6 | – – | – 6 | – 9 | 1 3 | – 1 | 1 4 | – 10 | – – | – 10 | – 13 | 1 4½ | – 1 | 1 5½ | 11 | – – | – 11 | – 11½ | – 11 | 1 6 | – 1 | 1 7 | 1 – | – 1 | 1 – |
| 6 | 1 6 | – 1 | 1 7 | – 9 | – – | – 9 | 1 1½ | 1 8 | – 1 | 1 9 | – 10 | – – | – 10 | 1 3 | 1 10 | – 1 | 1 11 | – 11 | – – | – 11 | 1 4½ | 1 4½ | 0 | – 1 | 0 1 | 1 – | – 1 | 1 0 |
| 7 | 1 6 | – 1 | 1 7 | – 11½ | – – | – 11½ | 1 1½ | 1 9 | – 1 | 1 9 | 1 – | – 1 | 1 1 | 1 6 | 1 10 | – 1 | 1 11 | 1 1½ | – – | 1 2 | 1 4½ | 0 | – 1 | 1 2 | 1 1 | 0 | – 1 | 1 0 |
| 8 | 1 10½ | – 1 | 1 11½ | 1 1½ | – – | 1 1½ | 1 1½ | 0 1 | – 1 | 0 2 | 1 0 | – – | 1 0 | 1 8 | 2 2½ | – 1 | 2 3½ | 1 4½ | – – | 1 4 | 1 4½ | 0 0 | – 1 | 2 7 | 1 0 | – 1 | 1 0 | 1 0 |
| 9 | 1 10½ | – 1 | 1 11½ | 1 3½ | – – | 1 3½ | 1 4½ | 0 1 | – 1 | 0 2 | 1 3½ | – – | 1 3 | 1 8 | 2 3½ | – 1 | 2 4½ | 1 7½ | – – | 1 7½ | 1 10 | 0 0 | – 1 | 2 7 | 1 0 | – 1 | 1 0½ | 0 – |
| 10 | 0 – | 0 | 0 | 0 0 | 0 | 0 | 1 6 | 0 0 | – 0 | 0 0 | 1 6 | – 1 | 1 0 | 1 6 | 2 6 | – 2 | 0 11 | 1 10 | – 1 | 1 11 | 1 10 | 0 – | – 0 | 0 0 | – | – 1 | 2 1 | 2 – |
| 11 | 0 – | – 0 | 0 0 | 0 – | 1 0 | 1 7 | 1 10½ | 0 0 | – 0 | 0 6 | 1 0 | – 1 | 1 0 | 0 1 | 0 0 | – 3 | 0 11 | 1 10 | – 1 | 1 11 | 0 3½ | 0 – | – 0 | 3 0 | 2 – | – 1 | 3 1 | 3 0 |
| 12 | 0 7½ | – 0 | 0 8½ | 1 0½ | – 1 | 1 0½ | 1 10½ | 0 11 | – 0 | 0 1 | 1 10½ | – 1 | 1 11½ | 0 1 | 3 3½ | – 2 | 3 4½ | 0 – | – 1 | 0 1 | 0 3½ | 3 0 | – 2 | 3 0 | 0 0 | – 1 | 3 4 | 3 0 |
| 13 | 0 7½ | – 2 | 0 9½ | 1 10½ | – 1 | 1 11½ | 1 10½ | 0 11 | – 0 | 0 1 | 2 1 | – 1 | 0 0 | 2 1 | 0 9½ | – 2 | 3 4½ | 0 9½ | – 1 | 0 4½ | 0 3½ | 0 0 | – 0 | 3 0 | 0 0 | – 1 | 2 7 | 0 0 |
| 14 | 0 – | – 0 | 0 2 | 0 – | – 1 | 0 1½ | 3 0 | 0 4 | – 0 | 0 0 | 0 3½ | – 1 | 0 4½ | 3 0 | 3 0 | – 0 | 3 10 | 0 6½ | – 1 | 0 7½ | 3 0 | 4 – | – 0 | 4 3 | 0 0 | – 1 | 0 10 | 3 |
| 15 | 0 – | – 0 | 0 2 | 0 3 | – 1 | 0 4 | 0 3 | 3 4 | – 2 | 3 6 | 0 0 | – 1 | 0 7 | 3 0 | 3 3 | – 0 | 3 13 | 0 0 | – 1 | 0 10 | 3 0 | 4 – | – 2 | 4 6 | 3 – | – 1 | 3 1 | 3 – |
| 16 | 0 4½ | – 3 | 0 8½ | 0 3 | – 1 | 0 4 | 0 7½ | 3 0 | – 3 | 3 11 | 0 0 | – 1 | 0 7 | 0 11 | 4 1½ | – 2 | 4 3½ | 2 0 | – 1 | 3 10 | 0 2½ | 4 0 | – 2 | 4 6 | 3 – | – 1 | 0 1 | 0 0 |
| 17 | 0 4½ | – 3 | 0 8½ | 2 3½ | – 1 | 2 5½ | 0 7½ | 3 0 | – 0 | 3 11 | 0 3½ | – 1 | 0 9½ | 0 11 | 4 1½ | – 0 | 4 0½ | 0 11½ | – 1 | 3 – | 3 2½ | 4 0 | – 2 | 4 6 | 0 0 | – 1 | 3 4 | 3 6 |
| 18 | 0 4½ | – 3 | 0 8½ | 2 7½ | – 1 | 2 8½ | 2 7½ | 3 0 | – 0 | 3 11 | 0 11 | – 1 | 3 – | 2 11 | 4 1½ | – 2 | 4 3½ | 0 3½ | – 1 | 0 4½ | 3 3½ | 4 0 | – 0 | 4 6 | 0 0 | – 1 | 0 7 | 3 0 |
| 19 | 3 0 | – 0 | 0 11 | 3 3½ | – 1 | 0 10½ | 3 – | 4 0 | – 2 | 4 4 | 3 1½ | – 1 | 0 2½ | 3 4 | 4 7 | – 0 | 4 0 | 3 3½ | – 1 | 0 6½ | 3 5 | 5 – | – 3 | 0 0 | 0 0 | – 1 | 0 10 | 4 – |
| 1 | 3 – | 0 | 3 0 | 3 11 | 0 | – 0 | 3 8 | 4 2 | – 0 | 4 4 | 0 4 | – 0 | 3 6 | 3 0 | 4 7 | – 2 | 4 0 | 0 – | – 0 | 0 10 | 0 0 | 0 – | – 2 | 0 3 | 4 – | – 0 | 4 0 | 4 – |
| 2 | 7 6 | – 4 | 7 10 | 0 – | – 0 | 0 2 | 0 – | 0 4 | – 4 | 0 8 | 3 0 | – 0 | 3 0 | 0 0 | 0 8 | – 4 | 0 0 | 7 4 | – 2 | 7 6 | 7 4 | 13 – | – 4 | 10 4 | 0 – | – 2 | 2 0 | 0 – |
| 3 | 18 0 | – 4 | 18 4 | 10 1 | 11 0 | – 4 | 11 7 | 15 – | 20 10 | – 4 | 21 2 | 16 0 | – 4 | 19 13 | 16 6 | 22 11 | – 4 | 23 6 | 16 0 | – 4 | 14 1 | 18 4 | 25 – | – 4 | 26 4 | 16 – | – 4 | 16 4 | 20 – |

J. W. H. Haynes.



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RETURN of the undermentioned PAWNBROKERS of the City of *Cork*, from 1 January to 31 December 1837.

| NAME. | Capital | Number of Pawns. | Amount Lent. | Number of Redemptions. | Amount received. | Gross Interest, including Tickets | Expenses. | Net Interest, including Tickets. |
|---|---|---|---|---|---|---|---|---|
| | £. s. d. | £. s. d. | £. s. d. | £. s. d. | £. s. d. | £. s. d. | £. s. d. | £. s. d. |
| William Long | 2,200 - - | 31,440 - - | 4,720 12 5 | 24,041 - - | 3,629 10 6 | 291 18 4 | 137 - - | 154 18 4 |
| John Hewitt | 1,250 - - | 32,953 - - | 4,731 13 3 | 28,132 - - | 4,249 18 8 | 306 10 9 | 150 - - | 156 10 9 |
| George Thornton | 4,300 - - | 59,928 - - | 10,941 5 1 | 48,888 - - | 9,523 19 - | 825 14 8 | 300 - - | 525 14 6 |
| Edward Scott | 2,300 - - | 60,008 - - | 5,294 - 7 | 53,881 - - | 4,659 16 7 | 442 16 3 | 207 6 - | 235 10 3 |
| William Wilson | 1,000 - - | 23,844 - - | 3,205 3 3 | 21,680 - - | 2,986 4 1 | 260 9 6 | 81 10 - | 178 19 6 |
| Robert Tremorth | 1,354 6 9 | 32,225 - - | 4,041 11 11 | 24,426 - - | 3,085 7 9 | 377 4 3 | 110 11 - | 266 13 3 |
| Joseph Helen | 2,000 - - | 59,194 - - | 8,009 7 - | 45,797 - - | 7,005 10 - | 520 7 9 | 183 - - | 337 7 9 |
| G. and L. Divett | 620 - - | 32,000 - - | 2,732 5 7 | 26,520 - - | 2,515 7 5 | 230 8 7 | 109 7 8 | 121 - 11 |
| Bernard Sheehan | 1,147 19 - | 43,475 - - | 4,475 16 9 | 39,763 - - | 4,127 8 10 | 369 1 7 | 220 10 9 | 148 10 10 |
| R. and W. Long | 3,000 - - | 36,937 - - | 8,581 17 3 | - - - | - - - | 600 7 2 | 293 3 - | 307 4 2 |
| Cecilia Kelly | 450 - - | 23,471 - - | 1,978 6 6 | 13,814 - - | 1,456 1 11 | 113 2 9 | 53 10 - | 59 12 9 |
| John M'Carthy | 900 - - | 21,192 - - | 2,878 12 5 | 18,571 - - | 2,559 - - | 252 - - | 120 - - | 132 - - |
| Cornelius Sullivan | 1,400 - - | 36,738 - - | 5,738 9 - | - - - | - - - | 404 5 9 | 150 - - | 254 5 9 |
| Anne Howard | 300 - - | 15,471 - - | 2,419 3 - | 14,084 - - | 2,188 7 4 | 176 4 10 | 110 - - | 66 4 10 |
| Sarah Wilson | 300 - - | 8,768 - - | 1,105 14 10 | 8,636 - - | 1,056 18 - | 90 10 - | 38 12 - | 51 18 - |
| Christopher A. Connell | 200 - - | 5,630 - - | 1,071 12 5 | 5,263 - - | 1,037 5 6 | 71 16 5 | 60 - - | 11 16 5 |
| Daniel Hegarthy | 700 - - | 39,668 - - | 3,027 12 2 | 37,440 - - | 2,704 3 8 | 244 6 9 | 68 11 - | 175 15 9 |
| John Divett | 700 - - | 29,553 - - | 1,718 3 8 | 29,553 - - | 1,718 3 8 | 200 - - | 110 - - | 90 - - |
| William Rearden | 1,000 - - | 24,312 - - | 2,855 15 9 | 20,607 - - | 2,579 8 11 | 218 9 6 | 90 - - | 128 9 6 |
| William Harding | 650 - - | 21,389 - - | 2,089 10 7 | 20,009 - - | 2,000 10 9 | 160 - - | 60 - - | 100 - - |
| Henry Bible | 400 - - | 15,364 - - | 1,856 11 8 | 14,364 - - | 1,760 10 6 | 120 10 9 | 60 - - | 60 10 9 |
| William Hicks | 3,500 - - | 39,877 - - | 6,836 - 11 | 28,033 - - | 4,775 17 1 | 579 2 - | 298 18 - | 280 4 - |
| TOTAL £. | 29,072 5 9 | 683,717 - - | 88,131 6 7 | 523,496 - - | 65,613 10 - | 6,855 7 5 | 3,011 19 5 | 3,843 8 - |

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To the Honourable The Commons of the United Kingdom of Great Britain and Ireland, in Parliament assembled.

The humble PETITION of *Matthew Barrington*, of the City of Limerick,

Sheweth,

THAT your petitioner has for several years past bestowed much consideration upon the operation and effect of the system of pawning, as now carried on in Ireland:

That his attention was directed to the subject from his impression that the present system was most oppressive upon those very persons whom it was intended to make the special objects of its relief:

That the circumstance of very enormous profits being drawn from the most indigent and necessitous, for the purposes of private gain, appeared to your petitioner an unjust pressure upon the poor, as well as a most serious evil to the community:

That in Great Britain and Ireland alone is the privilege of pawning allowed to private individuals, and consequently in no other country do such abuses of the system exist as are to be found in this kingdom:

That in most other places the relief afforded to the poor by pawning is made productive of a double benefit, without the chance of fraud or abuse; it not only relieves the necessitous with temporary assistance, but it provides other and more permanent aid for the support of the hospitals and infirmaries of each country; by which the great incitement for the increase of gain is the extension of public charity, all the profit derived from the poor being again returned to them in a provision for their relief at a period of greater suffering.

From these and other considerations, your petitioner was induced to direct his attention to the subject, in the confident hope that some course might be devised by which the great evils of this system, as existing in his own country, might not only be remedied, but that in effecting the remedy a great public good might be also accomplished; and your petitioner hopes that he shall be able to shew to Your Honourable House that in the prosecution of his humble efforts, as far as he has hitherto been able to extend them, his most sanguine expectations have been exceeded.

In calling the attention of Your Honourable House to this important subject, your petitioner begs briefly to refer to the original institutions which led to the introduction of pawning as a mode of relief, in order to shew that their principal object was that of assistance to the poor; that from those institutions have proceeded in later times "lending houses," and subsequently, establishments called "Monts de Piété," all of which have retained so much of their original design as still to confine the application of the profits derived from them to the support of houses of charity.

The first institution of this kind can be traced to a period before the Christian era; in modern Italy the popes greatly encouraged these charitable objects, and the name "Mons Pietatis" was given to them in that country.

At first, money was lent without interest to the poor, provided pledges of sufficient value were deposited to secure repayment, but it was soon found necessary to advance money, not only to those who were poor, strictly speaking, but also to the industrious small trader and artisan.

The popes of that day allowed the "lending houses" to receive interest, which had before been objected to; and for the purpose of raising sufficient capital, a moderate interest was secured to those who made advances for that purpose.

These "lending houses" continued to give and receive interest.

At later periods establishments of this kind were formed in different countries: at Auremburgh in 1498; Amsterdam, 1568; Augsburgh, 1591; Brussels, 1619; Antwerp, 1620; Ghent, 1623; and after much effort, the "Mont de Piété," at Paris, was established by a royal ordonnance of Louis XVI. in 1777.

The laws regulating these establishments were subsequently revised and amended in France: by the "Code Napoleon" it is declared, "that no house of loan or security should be established but to the profit of the poor, and with the sanction of the government;" and it declares that the object of all these institutions should be "to lower interest to the poor, and turn profit to the hospitals."

After this period these institutions spread rapidly through France and every other part of the continent of Europe, and all other pawnbroking establishments were superseded.

The "Mont de Pieté" of Bourdeaux has been peculiarly prosperous, and one of the finest hospitals in Europe has been built and endowed from its profits.



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Moscow also possesses one of the most splendid institutions of this kind in the world, supporting a foundling hospital of great extent and usefulness.

The poor of Antwerp have been raised from much misery, consequent upon the disasters of the late siege, to a state of comparative comfort through the means of its "Mont de Piété."

The principle upon which these establishments have been formed is to relieve the temporary wants of the poor by advances of money upon pledges, at the same time securing them from rapacious and usurious exactions; and that after defraying the expenses and paying the interest of the capital employed, all further profits should become a fund for the benefit of the very class of persons from whom such profits are derived, and be devoted to their maintenance and support when sickness and disease prevent them from pursuing their usual occupations.

In the countries here alluded to, private individuals are prohibited from carrying on the trade of pawnbroking: it is at the "Mont de Piété" alone that money can be obtained on pledges; to them the poor man goes with confidence that he will there receive the full value on the article deposited; that no advantage will be taken either of his ignorance or necessities, and that while obtaining the temporary accommodation he may require, he is at the same time contributing to a fund which will minister to his necessities in the time of distress and sickness.

Your petitioner would now turn to the British dominions, where alone the lending of money on pledges is permitted to private individuals, and though at various periods the most strenuous efforts have been made by the Legislature to regulate the rate of interest, yet it is found impossible to prevent the most gross abuses on the part of pawnbrokers.

If it be urged that pawnbroking, or the lending of money on pledges of property, is in itself an evil, it must be admitted, on the other hand, that in the existing state of society, it is one that cannot altogether be avoided, and that, therefore, the next best thing to its abolition, is to place the system under such restrictions and management as will tend to make its profits available to the necessitous without fraud or oppression.

Your petitioner, therefore, from the mass of evidence he had collected, being convinced of the eligibility of such establishments, as a certain means of providing funds for public charities, determined on making a trial in the city of Limerick, with a view to contribute to the infirmary of that city sufficient funds to maintain and extend its benefits: he caused suitable buildings to be erected at his own expense, and sent competent persons to Paris to obtain the necessary information as to the mode of conducting the "Mont de Piété" of that city; and such persons having made themselves conversant with the system of management there, the Limerick "Mont de Piété" was opened, under their management, in the month of March last, subject to the control of a committee consisting of the two members for the city; the mayor and chief police magistrate; the Protestant and Roman-catholic bishops, and ten other gentlemen: a capital of 4,000*l.* was raised by debentures, bearing interest at 6*l.* per cent., and the business of the establishment commenced on the 13th of March last; it has now been more than eight months in operation, and your petitioner is most happy in stating to Your Honourable House that its success has been most complete.

Though the city of Limerick is as yet but the circumscribed theatre of this experiment, its beneficial effects, even in that limited sphere, are most striking, as regards both the amount and the manner of the relief afforded; but there are yet higher considerations which it is submitted should influence both the community and the Government in its progress, for it affords undeniable evidence of the salutary operation of a principle applicable to the nation at large; it tends to remove effectually the great evil of the present system of pawnbroking, which doubly afflicts the country by scourging the poor and defrauding the revenue; and when, in addition to the vicious principle of pawnbroking as now existing, the great abuses that can incontrovertibly be proved to exist in its practice are considered, there is nothing connected with the interests of the poor that more loudly calls for investigation.

During the short period that the Limerick "Mont de Piété" has been at work, 70,000 pledges have been received into its magazines, upon which the sum of 13,000*l.* has been lent.

Of this number, 51,000 have been released, for which the sum of 8,600*l.* has been received back.

The rate of interest charged in this establishment is but *one farthing* for a shilling in the month, and no charge for tickets or duplicates; while the pawnbroker's charge is *six farthings*, being one halfpenny for interest, and one penny for the ticket or duplicate; the interest, in like manner, on ten shillings is two-pence a month at the "Mont de Piété," and that of the pawnbroker five-pence, being three-pence for interest and two-pence for the ticket.

One of the most interesting features of the trial already made, and one that fully corroborates the view your petitioner has taken of the benefit of this system to the poorest classes of the community, is the fact that six-sevenths of the whole amount advanced is in sums under five shillings on each pledge.

The saving effected in one day's releasing (the 8th of July last) may be here mentioned, and it may be taken as a fair average of each Saturday.

On

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On the sum of 137 *l.* 2 *s.* 8¾ *d.* released on the day alluded to, the interest charged by the "Mont de Piété" amounted to 3 *l.* 3 *s.* 2½ *d.*; while on the same sum, if released at a pawnbroker's, there would have been charged 9 *l.* 1 *s.*, thus effecting a saving of 5 *l.* 17 *s.* 9½ *d.* to the poor on a sum of 137 *l.* 2 *s.* 8¾ *d.*

Your petitioner has great pleasure in stating to Your Honourable House that already the poor, not of Limerick alone, but of the surrounding country, are rapidly becoming aware of the advantages held out by the "Mont de Piété;" that they crowd to it in numbers to avail themselves, not for the advantage of the lower rate of interest alone, but from the satisfaction of knowing that the profits are employed for their own advantage, by supplying funds for the support of an hospital built for their relief, and also from the additional assurance that all surplus arising from the sale of their own goods will honestly be held at their disposal for two years, which is seldom done under the present system of pawnbroking.

That in the preamble of the Act of 26 George III., c. 43, (which is the first Act relating to pawnbroking in Ireland) it is stated, "That lending money in small sums on pledges or pawns would prove extremely convenient and advantageous to the lower order of traders, artificers and others, provided that such borrowers were not liable to imposition or extortion for unreasonable interest-money, or for any unwarrantable charge or demand whatsoever:" by this Act, pawnbrokers are required to take out licenses, and to give securities, but which enactments are scarcely ever attended to; and the marshal of the city of Dublin corporation, whose ordinary duty is to execute the process of the local court, is appointed register of pawnbrokers' licenses in Ireland: all pawnbrokers throughout the country are required, under a penalty, to send this officer monthly returns upon oath of the sums lent by them, on each of which he is entitled to a fee of one shilling.

These returns are required to be laid before either House of Parliament the first week in each session; yet no returns are ever made to Parliament; as the marshals have been in the habit of acting on arrangements with the country pawnbrokers not to require any returns upon their payment of one pound yearly; so that the whole beneficial effect of the statute is evaded, there being no return nor bill of appraisement, no sale-book, and no auctioneer's sheet, although all such are directed to be kept by the pawnbroker for the security of the person pawning.

This evasion or neglect of the law leads also to a very considerable loss to the revenue of the country; for the duty payable to the Crown on sales is now actually lost to the public, as, with few exceptions, no auctions are ever held by pawnbrokers.

It is also worthy of remark, that "Monts de Piété" being conducted by persons having no selfish ends to serve, render most important assistance to the magistrates in the detection of thieves; a fact to which the magistrates of Limerick can bear ample testimony, as since the establishment was opened a great many persons have been handed over to the police authorities who had offered stolen property in pledge.

These establishments also operate as a check to drunkenness, pledges being always refused from intoxicated persons, or from such as can be ascertained to have come for the purpose of raising money to minister to their vicious habits.

Your petitioner submits, that as the necessity of resorting to pawnbroking is an evil which cannot be altogether prohibited, it is the more imperative for the wisdom and fostering care of Parliament, in a matter thus vitally affecting the welfare of so large a portion of the community, to mitigate as far as they can the evil, by converting the principle to a good end.

And your petitioner humbly conceives from what he has stated, that the system of "Monts de Piété" is eminently calculated to accomplish the double good of effecting for the poor a great mitigation of their misery, and at the same time of raising an immense fund for the extension of the sphere of charity.

From the documents in the possession of your petitioner, it appears that there are in Ireland 700 pawnbrokers, whose profits, after paying all the charges on their business, may be fairly averaged at 900 *l.* per annum each; making a total amount of 630,000 *l.* per annum, which enormous profit comes from the distress and misery of the poor, and a slight illustration of the mode in which the interest is charged will fully corroborate this assertion.

Pawnbrokers are allowed to take 25 *l.* per cent. per annum, besides the allowance for duplicate tickets:

This is on the supposition that the pledge is not redeemed before the expiration of a month, but the practice is otherwise; as the most distressed persons frequently redeem the pledges within the week: it is a common habit to deposit some article of apparel on the Monday morning, which is redeemed on Saturday night, to enable the individual to make a decent appearance on the Sabbath, and many articles are pawned on Saturday morning to enable the labouring poor to purchase in the early market, and redeemed again on receiving their wages at night, by which means they avoid the necessity of purchasing from huxters at night at higher prices; but as the lowest charge of interest by that Act (and the amendment thereof, 28th George III., c. 29) is for a month, and as it is the habit to redeem within the week, the charge, including the price of the duplicate, (without calculating compound interest or the interest on a shilling where only a fractional part is given, and for which interest is charged as if the entire shilling had been lent,) will



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will amount in the cases of those in the greatest want to 650 *l.* per cent. per annum; and thus for every 100 *l.* lent by the pawnbrokers in shilling loans, redeemed in the week, at compound interest, will amount to the almost incredible sum of 45,690 *l.* 7*s.* 0½*d.* in one year, which might, therefore, by law be taken from the poorest and most wretched class.

One shilling lent and received in the week by a pawnbroker pays the same as if for a month: viz.

| | Per Week. | Per Month. | Per Year. |
|---|---|---|---|
| | £. s. d. | £. s. d. | £. s. d. |
| One shilling per week, one halfpenny interest, and one penny for the duplicate, is - - - - - - - - | – – 1½ | – – 6 | – 6 6 |
| One pound lent in shillings pays tenpence interest, and one shilling and eightpence for duplicates, is - - - - - - | – 2 6 | – 10 – | 6 10 – |
| One hundred pounds lent in shillings, pays four pounds three shillings and fourpence interest, and eight pounds six shillings and eightpence duplicates, is - - - | 12 10 – | 50 – – | 650 – – |

The "Monts de Piété" were established to remedy these evils, and for the purpose of making advances to the poor on deposited pledges at a fair and equitable rate of interest, and applying the profits to charitable purposes.

Thus from the poor of Ireland, under the present system of pawnbroking, is a fund of enormous amount raised.

Under these circumstances, therefore—

Your petitioner does most earnestly entreat that Your Honourable House will appoint a Committee to inquire into the existing state of pawnbroking in Ireland; with a view to remedy its great abuses, to securing the payment of the duty to the Crown, and to consider the expediency of extending the "Mont de Piété" system throughout Ireland, as an auxiliary to any legislative enactment for ameliorating the condition of the poor.

*Mat. Barrington.*

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## PAWNBROKERS' AUCTIONEERS, DUBLIN.

(*Vide* p. 111, Quest. 1966.)

AMOUNT of RETURN of SALES, for the Year 1837, by the following Auctioneers.

*W. F. Bentley*, at *Bride-street*, for *St. Stephen's-green* DIVISION.

| | PLATE, &c. at 6*d.* | | | SUNDRIES at 10*d.* | | | TOTAL AMOUNT OF SALES. | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | £. | s. | d. | £. | s. | d. | £. | s. | d. | |
| January | 146 | 7 | 1½ | 960 | 12 | 10 | 1,106 | 19 | 11½ | |
| February | 167 | 19 | 8½ | 1,042 | 7 | 10 | 1,210 | 7 | 6½ | |
| March | 199 | 1 | 1 | 1,080 | 19 | 1 | 1,280 | – | 2 | |
| April | 204 | 10 | 9½ | 908 | – | 11½ | 1,112 | 11 | 9 | |
| May | 195 | 18 | 3½ | 1,084 | 10 | –½ | 1,280 | 8 | 4 | |
| June | 166 | 1 | 4½ | 1,028 | 15 | 8 | 1,194 | 17 | –½ | |
| July | 195 | 6 | –½ | 969 | 17 | 6 | 1,165 | 3 | 6½ | |
| August | 84 | 9 | 1 | 887 | 7 | 7½ | 971 | 16 | 8½ | |
| September | 283 | 19 | 8 | 1,139 | 8 | 7½ | 1,423 | 8 | 3½ | Amount of Duty: |
| October | 289 | 6 | 11½ | 884 | 8 | 10½ | 1,173 | 15 | 10 | At 6*d.* - £.56 8 10½ |
| November | 270 | 1 | 4 | 1,199 | – | 1½ | 1,469 | 1 | 5½ | 10*d.* - 519 14 11½ |
| December | 454 | 13 | 8½ | 1,288 | 9 | 7½ | 1,743 | 3 | 4 | |
| £. | 2,657 | 15 | 2 | 12,473 | 18 | 9½ | 15,131 | 13 | 11½ | £.576 3 10 |

*W. F. Bentley*, at *Capel-street*, for *Rotunda* DIVISION.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| January | - | - | - | 774 | 14 | 7½ | 774 | 14 | 7½ | |
| February | - | - | - | 603 | 8 | 1½ | 603 | 8 | 1½ | |
| March | - | - | - | 760 | 10 | –½ | 760 | 10 | –½ | |
| April | - | - | - | 785 | 1 | 3 | 785 | 1 | 3 | |
| May | - | - | - | 832 | 6 | 1½ | 832 | 6 | 1½ | |
| June | - | - | - | 866 | 5 | 7½ | 866 | 5 | 7½ | |
| July | - | - | - | 741 | 9 | 5½ | 741 | 9 | 5½ | |
| August | - | - | - | 744 | 18 | – | 744 | 18 | – | |
| September | - | - | - | 731 | 4 | 3 | 731 | 4 | 3 | |
| October | - | - | - | 835 | 2 | 6 | 835 | 2 | 6 | |
| November | - | - | - | 983 | 16 | 10½ | 983 | 16 | 10½ | |
| December | - | - | - | 655 | 4 | 2 | 655 | 4 | 2 | |
| £. | - | - | - | 9,314 | 1 | –½ | 9,314 | 1 | –½ | Duty - £.388 1 8½ |

*Rodolphus Bourke*, at *Francis-street*, for *Workhouse* DIVISION.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| January | - | - | - | 17 | 7 | 6 | 1,095 | 16 | 7 | 1,113 | 4 | 1 | |
| February | - | - | - | 99 | 17 | – | 984 | 17 | 6 | 1,084 | 14 | 6 | |
| March | - | - | - | 38 | 14 | 1 | 1,303 | 5 | 1 | 1,341 | 19 | 2 | |
| April | - | - | - | 72 | 13 | 6 | 1,161 | 19 | 7 | 1,234 | 13 | 1 | |
| May | - | - | - | 48 | 4 | 1 | 1,362 | 13 | 10 | 1,410 | 17 | 11 | |
| June | - | - | - | 41 | 17 | 5 | 1,320 | 17 | – | 1,362 | 14 | 5 | |
| July | - | - | - | 4 | 13 | 2 | 1,251 | 15 | 10 | 1,256 | 9 | – | |
| August | - | - | - | 42 | 8 | 4 | 1,266 | 7 | 1 | 1,308 | 15 | 5 | |
| September | - | - | - | 32 | 11 | 1 | 1,245 | 17 | 1 | 1,278 | 8 | 2 | Amount of Duty: |
| October | - | - | - | 11 | 11 | 4 | 1,488 | 2 | 6 | 1,499 | 13 | 10 | At 6*d.* - £.11 6 3 |
| November | - | - | - | 11 | 13 | 2 | 1,252 | 8 | 4 | 1,264 | 1 | 6 | 10*d.* - 631 11 10½ |
| December | - | - | - | 30 | 17 | 5 | 1,424 | 4 | 9 | 1,455 | 2 | 2 | |
| £. | | | | 452 | 8 | 1 | 15,158 | 5 | 2 | 15,610 | 13 | 3 | £.642 18 1½ |

*John Dodd*'s Sales appear of a general character, and his residence is in *Sackville-street*, not in *Barrack* Division.

*Dennis O'Connor*'s Sales, at *Chancery-place*, appearing like Pawnbrokers' Goods, are given.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| January | - | - | - | 100 | 17 | 8 | 667 | 7 | 1 | 769 | 4 | 9 | |
| February | - | - | - | - | - | - | 382 | 16 | 11 | 382 | 16 | 11 | |
| March | - | - | - | - | - | - | 449 | 19 | 5 | 449 | 19 | 5 | |
| April | - | - | - | 48 | 3 | 2 | 329 | 4 | 5 | 377 | 7 | 7 | |
| May | - | - | - | 41 | 10 | 1 | 481 | 1 | 5 | 522 | 11 | 6 | |
| June | - | - | - | 42 | 5 | – | 419 | 2 | 7 | 461 | 7 | 7 | |
| July | - | - | - | - | - | - | 436 | 14 | 3 | 436 | 14 | 3 | |
| August | - | - | - | - | - | - | 474 | 18 | 11 | 474 | 18 | 11 | |
| September | - | - | - | - | - | - | 435 | 16 | – | 435 | 16 | – | Amount of Duty: |
| October | - | - | - | - | - | - | 510 | 6 | – | 510 | 6 | – | At 6*d.* - £.7 11 7 |
| November | - | - | - | 70 | 6 | 8 | 484 | 1 | 3 | 554 | 7 | 11 | 10*d.* - 224 10 1 |
| December | - | - | - | - | - | - | 316 | 14 | 4 | 316 | 14 | 4 | |
| £. | | | | 303 | 2 | 7 | 5,388 | 2 | 7 | 5,691 | 5 | 2 | £.232 1 8 |

The above is an Extract taken from Auctioneers' Returns in the Excise Office, London, ordered by the Select Committee of the House of Commons on Pawnbrokers, Ireland, 31 May 1838.

*Thos Chs Flaxman.*



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## IRELAND (Excise), MALLOW COLLECTION.

AN EXTRACT of Pawnbrokers' Auction Sales, by the following Auctioneers, in the Year 1837.

| Auctioneers' Names. | Place of Sale. | Date of Sale. | Amount sold at 10*d*. | | |
|---|---|---|---|---|---|
| | | 1837. | £. | s. | d. |
| John Quain | Mallow | 3 February | 2 | 3 | 9 |
| Ditto | ditto | 6 June | 2 | 9 | 6 |
| Ditto | ditto | 16 October | 3 | 4 | 5 |
| Ditto | Kanturk | 5 May | 2 | 7 | – |
| Ditto | ditto | 21 & 23 November | 3 | – | 2 |
| Richard Winn | Mallow | 23 September | 3 | 3 | 5 |
| Ditto | Kanturk | 4 December | 5 | 16 | 7 |
| Richard Cox | Youghal | 6 March | 32 | 6 | 3 |
| David Cunningham | ditto | 1 March | 9 | 7 | 8½ |
| Ditto | ditto | 23 May | 16 | 13 | 11 |
| Michael Dennehy | Midleton | 7 June | 6 | 12 | 3 |
| Ditto | Youghal | 25 April | 6 | – | 1½ |
| Ditto | ditto | 6 to 10 November | 6 | 5 | 10 |
| Ditto | ditto | 12 & 13 December | 3 | 2 | 1 |
| Michael Cashman | ditto | 2 to 19 October | 143 | 9 | –½ |
| Henry B. Sandham | Fermoy | 25 February | 56 | – | 8 |
| Ditto | Charleville | 17 March | 38 | 18 | 5 |
| Ditto | Fermoy | 1 April | 99 | 10 | 1 |
| Ditto | Mitchelstown | 2 May | 75 | 10 | 8 |
| Ditto | ditto | 21 July | 16 | 3 | 8 |
| Ditto | Fermoy | 30 September | 8 | 1 | 7 |
| Ditto | ditto | 2 to 7 October | 104 | 12 | 2 |
| Ditto | ditto | 9 October | 13 | 10 | 7 |
| Ditto | ditto | 21 to 31 October | 190 | 2 | 9 |
| George Sandham | Kilfinane | 2 May | 10 | 3 | 9 |
| Ditto | Charleville | 20 September | 17 | 18 | 11 |
| Ditto | ditto | 30 Oct. to 1 Nov. | 17 | 18 | 6½ |
| Ditto | ditto | 4 November | 3 | 3 | 1½ |
| Charles Daly | Mitchelstown | 30 October | 64 | 2 | 2 |
| | | £. | 961 | 19 | 1½ |

*Thos Chs Flaxman.*

## IRELAND (Excise), MALLOW COLLECTION.

AN EXTRACT of Pawnbrokers' Auction Sales, by Sundry Auctioneers, in the Year 1837.

AMOUNT of Pawnbrokers' Auction Sales, at each place in Mallow Collection, in the Year 1837.

| Places of Sale. | Number of Sales at each place. | Amount of Articles sold at 10*d*. | | | Duty Paid. | | |
|---|---|---|---|---|---|---|---|
| | | £. | s. | d. | £. | s. | d. |
| Mallow | Six | 11 | 1 | 1 | – | 9 | 2½ |
| Kanturk | Three | 11 | 3 | 9 | – | 9 | 4 |
| Youghal | Seven | 217 | 4 | 11½ | 9 | – | 11½ |
| Midleton | One | 6 | 12 | 3 | – | 5 | 6 |
| Fermoy | Six | 471 | 17 | 10 | 19 | 13 | 3 |
| Charleville | Four | 77 | 19 | – | 3 | 5 | – |
| Mitchelstown | Three | 155 | 16 | 6 | 6 | 9 | 9 |
| Kirfinane | One | 10 | 3 | 9 | – | 8 | 6 |
| | £. | 961 | 19 | 1½ | 40 | 1 | 6 |

*Thos Chs Flaxman.*

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*DUPLICATES:*

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2. *Size and form thereof.*
3. *Charges that should be made for Duplicates.*
4. *Charges in particular Places.*

1. *Report of Committee.*

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The returns of the city marshal are incorrect: although the fees were always taken, the returns were not required to be made until within the last two years, 868–893——Two of witness's securities are dead: no inquiries have been made concerning them, 894–898——Entries in witness's book examined, 899–905——There ought not to be a higher charge for duplicates in proportion to the sum lent: the trouble is not greater: more however is charged in conformity with the law, 906–911——A pawnbroker could not make a profit if he only received a farthing on sums under 2*s.*, 912——One pawnbroker in Limerick sells spirits, and another is engaged in a distillery, 914–921——Time for which hard and soft goods are usually kept: in some cases interest is charged for the whole time, but not on others, 922, 933——Proportion of the value of articles usually advanced, 934–938——The charges found in the interest books of Dublin pawnbrokers produced by Mr. Haynes are exorbitant, 939.

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Witness returns the overplus on sales to about 24 persons each year: how far his books will show the sums to which they are entitled, 975–1006——The auctioneers do not generally make any return of duty to the Excise, 1007–1010——The unredeemed pledges are considered the pawnbroker's property; they seldom produce more than the sum advanced, 1011–1013——All the sales in Limerick are conducted by day, 1014——Interest made by witness on his capital, 1015–1019. 1022–1024——Amendments suggested in the law by witness representing the opinions of others, 1020, 1021. 1025–1031——Case of two widows in Limerick carrying on business in the names of their husbands without any fresh license, 1032–1036——The rate of interest would be more generally known if marked on the back of the duplicate, 1037–1042.

*Homan,* Mr. Witness has heard the details of Mr. Homan's plan, and approves of all his amendments, *Welsh* 1451——Witness does not fully approve of all Mr. Homan's plan for alteration of pawnbrokers' laws, *Long* 1499.

*Hours of Business.* Pawnbrokers are liable to a penalty for beginning business before ten o'clock, but they do not attend to the law: there is no necessity for keeping the shop shut after eight in the morning, *Mathews* 155——Should be prolonged from nine till five in winter, and from nine till seven in the summer, *Homan* 1021——Extension of hours should be allowed, taking the year round, from nine in the morning till seven in the evening, *Brophy* 2403——If pawnbrokers are allowed to open shops early, they would afford a ready sale for stolen goods, *Brophy* 2404——The object of the law in restricting the hours of business is to give time to trace stolen goods; these regulations are disregarded by pawnbrokers, and ought to be enforced, *Haynes* 361–365; *Barrington* 703——In Belfast many pawnbrokers do not keep the proper hours of business, which is injurious to those who do, *Shields* 1859, 1860——All pawnbrokers should be compelled to keep the same hours, *Aikin* 1364; *Welsh* 1410; *Sullivan* 1895.

*Hutton,* Mr. See *Limerick Mont de Piété.*

*Huxters,* (*Limerick.*) Many huxters pawn their bed-clothes at the Mont de Piété in the morning, release them at night, and live upon the profits of the money borrowed, *Haynes* 250.

I.

*Inspection and control of Pawnbrokers.* Committee cannot recommend any plan for the appointment of any officers for that purpose, *Rep. p.* xxi.

*Inspection of Books.* Pawnbrokers books are only open to the inspection of those who have pawned goods, and then only as far as relates to the particular articles, *Mathews* 137–141——The books are not kept as the Act directs, and pawnbrokers frequently refuse permission to inspect them, *Haynes* 352–356——Pawnbrokers should be obliged to produce their books on demand before magistrates and inspectors, *Haynes* 456——There is less difficulty now than there was formerly in getting from pawnbrokers on account of goods sold, in consequence of the publicity that has been given to the system, *Carr* 650–652——Annual inspection of the accounts, &c., of pawnbrokers would be useful, *Aikin* 1256.

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1. *Report of Committee.*
2. *In England and Ireland compared.*
3. *Illegal Interest exacted in Ireland.*
4. *Mode of charging and Rate of Charge in particular Places.*
5. *Time for which Interest should be charged.*
6. *Tables of Interest, whether hung up in Shops.*

1. *Report of Committee.*

High scale of pawnbrokers' interest, and the overcharge above the rate which is allowed by law, *Rep. p.* vii.——Scale of interest charged in some towns much higher than in others, *Rep. p.* viii.——The Act directs a table of interest to be hung up in every shop, a regulation rarely complied with, *Rep. p.* ix.

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See also *Advances. Duplicates. Limerick Mont de Piété.*

*Intoxication.* There is no fine in the Irish Act for receiving goods from persons in a state of intoxication; they are never taken at the Limerick Mont de Piété, but when refused, are immediately pledged at the nearest shop, *Haynes* 366, 367——The practice is common in Ireland, and should be prohibited as in the English Act, *Barrington* 677-680——In Limerick pawning does not take place for the purpose of drinking; pawnbrokers will not advance money likely to be spent in dissipation, *Homan* 866, 867. 913-924.

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*Joynt, William.* A pawnbroker of Limerick, died several years ago, and his widow is carrying on his business without any license, *Homan* 1032-1036.

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*Lehan, S.* Reference to evidence given by him before the Poor Law Commissioners, *App. p.* 145.

*LICENSES*:

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*LICENSES:*

1. *Report of Committee.*
2. *Defects of present System; proposed Improvements.*
3. *Charge that should be made for Licenses.*

1. *Report of Committee.*

Defective state of the present system; proposed arrangements; to be withdrawn, if persons have been three times convicted of offences against the law, *Rep. p.* xxi.

2. *Defects of present System; proposed Improvements.*

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*LIMERICK MONT DE PIÉTÉ:*

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2. *Papers laid before the Committee.*

1. *Report and Evidence.*

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*Limerick Mont de Piété*:—1. *Report of Evidence*—continued.

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2. *Papers laid before the Committee.*

Bye-laws, with rules and regulations for the government of the Mont de Piété, or charitable pawn-office, in Limerick, as revised and approved by the consulting barrister of the Loan Fund Board, Dublin Castle, in terms of Act 6 & 7 Will. 4, *App. p.* 218–223.

Tables showing the difference between the interest charged by pawnbrokers in England and Ireland, together with the charges made at the Mont de Piété, Limerick, a charitable pawn-office, established by Matthew Barrington, Esq., for the support of Barrington's Hospital, *App. p.* 223–226.

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*Lindley, George.* Extracts from his evidence given before the Commissioners for Irish Municipal Inquiry, *App. p.* 206.

*Lisburn.* Evidence as to the state of the pawnbroking business at, *M'Call* 1043–1245.

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*LOANS:*

1. *Report of Committee.*
2. *Evidence.*
3. *Papers laid before the Committee.*

1. *Report of Committee.*

Observations on the law restricting the loans of pawnbrokers to 10*l.*, *Rep. p.* xv.

Recommendation of the Committee that pawnbrokers should in future be allowed to make loans on pledges to any amount desired, subject to proposed regulations, *Rep. p.* xxii.

2. *Evidence.*

Pawnbrokers should be allowed to lend sums above 10*l.* to one person at one time, at a certain rate of interest, *Homan* 1021——Extract from a letter to Mr. Barrington on a pernicious system of loans to the poor adopted at Castle Connell, *Haynes* 431–434——In country places goods are sold on credit at prices greatly exceeding the market price, by which means more than the legal interest on loans is realized; interest charged by farmers on potatoes, *Haynes* 435–443.

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*Long, William.* (Analysis of his Evidence.)—Pawnbroker in Cork, 1489——Chairman of the Pawnbrokers' Society, 1493——Deputed by the pawnbrokers to represent them to the Committee, 1498——Witness does not fully approve of Mr. Homan's proposed regulations, 1499——Pawnbrokers should not be forced to sell goods, and cease to charge interest if the pawners desire their goods to be retained, 1500——Frequent application for surplus of sales; a mistake to suppose the reverse the case at Cork, 1504–1506——Witness's system of book-keeping; examination of his books, 1509——Mode of charging interest by witness, 1512——Of charging for duplicates, 1534——Examination of witness's sale-book of unredeemed pledges, 1540–1557——Witness sells such articles as hats, shoes and boots in his shop, but no others, 1558, 1559——Evidence as to charges for bonds on pawnbrokers in Cork, 1560.

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*Long, William.* (Analysis of his Evidence.)—*continued.*

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*Long*, Mr. *of Cork.* Letter addressed to him by the Dublin city marshal; object of that officer in writing it, *Butler* 2226, 2227. 2348–2351.

*Lynch, Philip*, Peace-officer of head office, Dublin. Extracts from evidence taken before the Commissioners for Irish Municipal Corporations, *App. p.* 212.

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*M'Call, Hugh.* (Analysis of his Evidence.)—Pawnbroker, residing at Lisburn, 1043——Well acquainted with the trade in the north of Ireland, 1045——Desirous of seeing the trade put under better regulations, 1048——Evil consequences of the present mode of granting licenses, 1051, 1052——Evidence as to necessity of sale-books, 1060–1064——Practicability of preventing pawnbrokers engaging in retail trade, 1065——Profits of pawnbrokers' trade legitimately arise from releasing goods and receiving interest, 1067——Qualities which should entitle a person to a license to act as pawnbroker, 1068——The rates of interest at Lisburn considerably lower than at Belfast, 1072——Mode of charging for duplicates, 1077——Length of time pledges remain in hand, 1084, 1085——Evidence as to duplicate-money at Lisburn, which constitutes about one-third of the profit, 1092, 1093——In many cases the scale of charges in Ireland more advantageous to the pledger than in England, 1102.

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*M'Cormac, John.* Reference to the evidence given by him before the Commissioners for Poor Laws Inquiry, *App. p.* 145.

*M'Intee, Hugh*, auctioneer. Extracts from his evidence, as given before the Commissioners of Corporation Inquiry, *Rep. p.* 210.

*M'Namara, Thomas*, auctioneer and pawnbroker. Extracts from evidence given by him before the Commissioners of Irish Corporation Inquiry, *App. p.* 211.

*Mallow Excise District.* See *Auction Duty. Auctions.*

*Marshal of Dublin.* See *Dublin Marshal.*

*Marsh*, Mr. See *Auctioneers*, 4.

*Martin*, Mr. See *Auctioneers*, 2.

*Mathews, George.* (Analysis of his Evidence)—Has been six years in the Chief Secretary's office, Dublin, 1, 2——Secretary of Central Loan Fund Board, 3——The grievances arising out of the pawnbroking system, as stated in the Corporation Commissioners' Report, still exist, 4–13——There is no licensing, except in Dublin, 14, 15——By the Irish Act, 26 Geo. 3, c. 43, securities are required from pawnbrokers, which are lodged with the town-clerk or county treasurer, who give certificates, 16–19——There are certain small



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Pawnbrokers' books are only open to the inspection of those who have pawned goods 137-141——The maximum rate of interest allowed by the Act is generally the minimum actually charged, 142-144——The more respectable pawnbrokers wish to free themselves from the imputations which attach to their trade, 145——A 50 *l.* license would not prevent many from engaging in business, as they must have a large capital, 146——Pawnbrokers' goods should be sold, like bankrupts' stock, free of auction duty, 146——Licenses should be granted by the Government, and not by corporations, 147-150——No auction duty is paid on pledges sold in the country; the sales are conducted either by the pawnbrokers or by auctioneers who pay no duty, 151-153——Amount of penalties to which pawnbrokers are liable, 154, 155.

*May,* Sir *Stephen.* Reference to evidence given by him before the Poor Law Commissioners, *App. p.* 144.

*Monthly Returns.* The Dublin city marshal is supposed to prepare an abstract of monthly returns of pawnbrokers, and lay them before Parliament, which he has never done; there is no use in such returns, *Mathews* 113-116——The pawnbrokers are anxious to be relieved from the duty of transmitting monthly returns, *Mathews* 125, 126——The returns of the city marshal are incorrect; although fees were always taken, the returns were not required to be made until within the last two years, *Homan* 868-893——Manner in which the fees are divided between the town-clerk and city marshal, *Homan* 946——Witness never sent returns to the city marshal more than once a year; fees paid by him, *Sullivan* 1901-1904——It has always been the custom of the city marshal's office to receive them only once a year, *Butler* 2063-2074——Fees were sometimes received without the returns; amount of fees; how collected, *Butler* 2075-2089. 2192-2199——Examination of inaccuracies in the city marshal's return to Parliament, *Butler* 2282-2318——Inaccuracies or omissions in the Returns for Belfast, Dundalk, Waterford and Wexford, *Butler* 2361-2367.

See

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See also *Dublin City Marshal.*

*Monts de Piété.* Places in Ireland in which such institutions are established or contemplated, viz., Belfast, Cork, Galway, Tandaragee, Thurles and Youghal, *Barrington,* 763–766.

See also *Limerick Mont de Piété. Paris Mont de Piété.*

## N.

*Newry,* Seneschal of. Certificates of securities having been entered into by pawnbrokers, were received from him by the city marshal, his office being tantamount to that of town clerk, *Butler* 2265–2274.

*Night Sales.* See *Auctions,* 2.

*Notices of Sale:*

1. *Report of Committee.*
2. *Practice in Dublin and other Places.*
3. *More convenient modes recommended.*
4. *Papers laid before the Committee.*

1. *Report of Committee.*

Insufficiency of the present notices of sale of forfeited pledges, and the unsatisfactory nature of the sale, as far as the interests of the pledgers are concerned, *Rep. p.* ix.

2. *Practice in Dublin and other Places.*

It is the duty of the city marshal in Dublin to serve notices to persons who have pawned goods previous to the sale, for which he is paid by the pawnbrokers, *Mathews* 44–47——These notices are scarcely ever served on the parties, who are in the habit of giving fictitious addresses, *Mathews* 48, 49; *Bentley* 1741——Fees paid to the marshal; they are charged against the article to be sold, and are borne by the pledger, *Mathews* 50–55——Means taken by the city marshal to give notices of sale in Dublin; degree of their utility as a check upon pawnbrokers, *Butler* 2110–2137——Complaints are frequently made of notice not being given; case at the Henry-street police office, Dublin, *Galbraith* 805–807——Losses sustained by witness from the marshal's neglect in serving notices of forfeited pledges, *Brophy* 2379——Are quite useless; they only operate as an additional tax upon the poor, *Haynes* 296–303——They are only required to be given in Dublin, and there the law is evaded, *Barrington* 690, 691.

In Belfast advertisements are always put in the newspapers when sales of any importance are coming on, *Devlin* 1658——Means taken by the pawnbrokers in Limerick to give notice to parties by bills of appraisement, *Homan* 947–951——In Cork it is not the general custom to serve notices of sale, *Sullivan* 1912.

3. *More convenient modes recommended.*

There would be no objection to writing on the back of the duplicate the day on which the sale will take place, *Shields* 1865, 1866; *Aikin* 1306——The pawnbroker could not state the time of sale when the article is pledged, *Haynes* 304——It would be practicable to give notice of the precise day of sale, *Brophy* 2401——Form of duplicate proposed, on which should be inserted the day on which goods would become liable to sale, *M'Call* 1120——Whatever notice of sale is put on the ticket should be complied with, *M'Call* 1175——Should be given by advertisement and handbills posted on the pawnbroker's window; the duplicate should contain the time at which it would be lawful for the pawnbroker to sell, *Bentley* 1805–1809——Should be inserted in a newspaper or on shop-windows, *Brophy* 2404——Sales ought to be advertised and posted on the pawnbroker's window one month previous to sale, *Homan* 1021——Notice should be given in the sale-rooms, *Devlin* 1629——It would be a great relief to pawnbrokers if they might ring a bell, and put up a bill stating the day of sale, *Haynes* 457–461.

4. *Papers laid before the Committee.*

Return of the number of notices of sales served by the marshal of the city of Dublin, or by persons employed by him, in the years 1832–1837 respectively, together with the amount of fees received by him for such services during said years, agreeably to an Act passed in the Parliament of Ireland, 28 Geo. 3. c. 49. s. 14., *App. p.* 166–169.

See also *Auctions. Dublin City Marshal.*

## O.

*Oaths.* Preferable to affirmations with penalties; more stringent on pawnbrokers, *Flaxman* 1990.



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Report, 1838—*continued.*

*OVERPLUS:*

1. *Report of Committee.*
2. *Generally.*
3. *In particular Places.*

1. *Report of Committee.*

Difficulties of ascertaining the amount, owing to the manner in which books are kept, *Rep. p.* v.——Insufficiency of the present notices of sale of forfeited pledges, and the unsatisfactory nature of the sale as far as the interests of pledgers in the overplus is concerned, *Rep. p.* ix.——Difficulty which the pledger finds in recovering any overplus which may be obtained on the sale of his goods, after satisfying the lawful charges of the pawnbrokers, *Rep. p.* x.——Proposed arrangements as to restitution of the overplus after sale, *Rep. p.* xx.

2. *Generally.*

The object of all the machinery of auctions is to give any surplus to the owner, but it is ineffectual, *Haynes* 306–313——Pawnbrokers often make false entries in their books to avoid paying any surplus to the owner, *Haynes* 319–321——The poor very seldom receive any overplus, *Barrington* 683–685——Is sometimes returned to the owner in Dublin, but the sum for which an article is sold cannot be always ascertained, *Galbraith* 789–794——Manner in which the overplus is calculated from a pawnbroker's book, *Galbraith* 817–832; *Homan* 987–1006——It can only be ascertained from the auctioneer's book, *Aikin* 1292——Pawnbrokers should be obliged to return the overplus, if demanded, within one year after the sale, in case the money lent be 5s. or over, *Homan* 1021——There is not a sufficient check on pawnbrokers with respect to the overplus; it should be left in the hands of the auctioneer, *Sullivan* 1919–1923——The profits of the pawnbroker upon the overplus of sales are very small in Cork, *Sullivan* 1929–1933——The overplus on sales should be lodged by the auctioneer in a bank for the benefit of the owner, and if not claimed within a certain time, be forfeited to the Loan Fund Board, or other public charities, *Haynes* 456; *Barrington* 758–761.

3. *In particular Places.*

In Belfast, evidence as to surplus payments after pledges have been sold by auction, *Aikin* 1321–1338——Persons frequently apply for account of sale, and ask for any surplus, *Devlin* 1624——The overplus has never been refused which was endorsed on the ticket of the auctioneer, *Devlin* 1662——In Cork, frequent applications are made for the surplus produced by sales of goods, *Long* 1504–1506——The pawnbrokers take off the original tickets when they send plate to be sold by the auctioneer, and put on private tickets, so as to conceal the persons to whom it belonged, in case there should be a surplus, *Haynes* 326–334——In Galway, pledgers continually apply for the surplus of sales, *Welsh* 1416——In Limerick, extent to which the overplus is returned to the owners, *Homan* 957–958; 978–987——In Lisburn, pledgers often call for any surplus which may be due from the sale of the pledge, but there is not very frequently any to be had, *M'Call* 1122, 1141, 1142.

See also *Auctions. Interest. Pledges.*

## P.

*Paris Mont de Piété.* Account of capital, expenses of management, amount paid to public charities, &c. furnished by Monsieur Lafitte, the director-general of the establishment, *Douglas* 519–522——There is a reserved fund for the purpose of increasing the capital; money is raised by *billets au porteur*, which are bought like shares in the Royal Bank of France, and are considered as good a security, *Douglas* 525–529——There is only one establishment at Paris conducted by several out-door agents; there are no private pawnbrokers, *Haynes* 466, 467——Number of depôts; responsibility of agents, *Douglas* 530.

See also *Advances. Interest,* 4. *Limerick Mont de Piété.*

*Pawnbrokers.* All the laws affecting them are either evaded, or are totally inoperative, *Barrington* 656——They should all be embodied into one Act, *Barrington* 664——Reasons for subjecting pawnbrokers to regulations which are not applied to other trades, *Barrington* 668, 669——In Dublin have a common fund to defend themselves against any prosecutions that may be brought against them, *Brophy* 2386——Extent of subscription entered into by pawnbrokers to attend to any Bill which might be introduced on the subject of their trade, *Brophy* 2389–2393——In Cork they desire such alterations in the law as will make the trade respectable, *Sullivan* 1896.

See also *Certificates. Cork. Inspection and control of Pawnbrokers. Treasurers of Counties.*

*Pawnbrokers' Books,* See *Accounts. Book-keeping. Inspection of Books.*

*Pawnbroking.*

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*Pawnbroking.* If properly conducted, is of the greatest service to the poor, *Barrington* 704–706; *M'Call* 1119.

*PENALTIES:*

1. *Report of Committee.*
2. *Evidence.*
3. *Papers laid before the Committee.*

1. *Report of Committee.*

Evasion of penalties and inutility of the present system of giving security, *Rep. p.* xi. ——Penalties should be made payable to the informer, and should be capable of mitigation; magistrates should be empowered to dispose of cases summarily, *Rep. p.* xxi.

2. *Evidence.*

Certain small penalties are recoverable from pawnbrokers for malpractices by churchwardens for the benefit of the poor, but are never sued for, *Mathews* 20–26. 78, 79; *Haynes* 338——Highest penalties to which they are liable, *Mathews* 154——Mr. Edward Pennefather gave his opinion that penalties in one part of the Pawnbrokers' Act are repealed in another, *Haynes* 330——Ought to be paid either entirely, or one-half to the informer, *Haynes* 335, 336——They should not be less than 40*s.*, nor more than 10*l.*, one-half to the informer, the other to some charitable institution, *Homan* 1021 ——In Cork the pawnbrokers watched each other in order to enforce the penalties, *Haynes* 327——Pawnbrokers in Belfast have been frequently fined for illegal practices, but are still in business, *Devlin* 1722–1724.

3. *Papers laid before the Committee.*

Return of the number and amount of penalties imposed during the years 1832–1837, on any pawnbroker who neglected to transmit to the marshal of Dublin the monthly abstract of accounts as required, pursuant to the 42d section of 26 Geo. 3. c. 43. *App. p.* 147–163——Return of the number and amount of penalties imposed during the years 1832–1837, on any auctioneers who neglected to transmit to the marshal of Dublin such accounts and monthly returns as are required, pursuant to the 18th sect. of 28 Geo. 3. c. 49., *App. p.* 169.

*Pennefather,* Mr. *Edward.* See *Penalties.*

*Pennington,* Mr. See *Auctioneers,* 4.

*Plate.* Plate and valuable goods should be sold at different times to other property, when sold as unredeemed pledges, *Delvin* 1704——Is seldom sold by public auction in Limerick, *Homan* 964–974.

See also *Auction Duty. Auctions. Stolen Goods.*

*PLEDGES:*

1. *Report of Committee.*
2. *Practice of selling unredeemed Pledges privately.*
3. *How long retained before the Sale.*

1. *Report of Committee.*

General statement that the pawnbrokers lose considerably by the average sale of forfeited pledges, owing to the amount originally advanced, *Rep. p.* viii——Necessity of keeping pledges for a period specified by law, *Rep. p.* xiv——Time of keeping pledges to be arranged between the pawnbroker and the pledger; minimum period, three months, *Rep. p.* xxii——Mode of sale of forfeited pledges, *Rep. p.* xx.

2. *Practice of selling unredeemed Pledges privately.*

It is believed that in country places pawned articles are sold privately, *Mathews* 108, 109——In the small towns, goods are often sold privately before the time for redeeming them is expired, *Haynes* 343——Expense of a summons in such a case; difficulty of proving the fact, *Haynes* 346–351——It is the practice of country dealers to purchase goods from pawnbrokers in Dublin, without bringing them to public auction, *Bentley* 1830–1832——Witness has often bad goods to sell at Belfast, brought in from other places, *Devlin* 1697.

In Belfast pawnbrokers often sell by retail from their own shops; illegality of the practice, *Devlin* 1717–1719——In Cork plate is always sold by witness by private contract, and some other articles occasionally, *Sullivan* 1913–1918——Pawnbrokers frequently buy them in at the auction, and sell them in their shops, where they fetch a better price, *Sullivan* 1934–1940.

Witness sells such articles as hats, shoes and boots, &c. at his own shop, but no others, *Long* 1558——In Dublin goods are often sold in the shop, without being sent to the auction-



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*Pledges*:—2. *Practice of selling unredeemed Pledges privately*—continued.

auction-room, and are sometimes sent as a matter of form, and bought in by the pawnbroker, *Galbraith* 801–804——Some pawnbrokers in Dublin sell pledges privately; none but the owner could complain, and if he does, the pawnbroker compromises with him, *Bentley* 1781–1784——In Limerick most of the goods are carried to the auction-room, but some of them cannot be disposed of, and are privately sold, *Haynes* 314–318; *Homan* 952–956——In Mallow, witness considers that many goods are sold by pawnbrokers by private contract, *Flaxman* 1998——Traders should not be allowed under any new regulations to sell goods; they should be invariably obliged to take their goods to auction, *Aikin* 1304–1319——There should be a permission to dispose of goods of small value according to the English practice, *Brophy* 2404——The lower description of pledges should be forfeited at the end of a certain time, without going through the auction-room, *Sullivan* 1891, 1892——The sale should not be forced, if the pawners desire their goods to be retained, *Long* 1500——Unredeemed pledges are generally considered as the auctioneer's property; they seldom produce more than the sum advanced, *Homan* 1011–1013——All pledges on which less than 5*s.* has been lent, remaining unredeemed for 12 months, ought to be the sole property of the auctioneer, *Homan* 1021.

3. *How long retained before the Sale.*

Pawnbrokers should not be allowed to sell them within a year, nor to charge more than 15 months' interest upon them, *Homan* 1021——Time for which hard and soft goods are usually kept in Limerick; in some cases interest is charged for the whole time, in others is remitted, *Homan* 922. 933——Witness has many pledges in hand for four years, but the principal part are released in 12 months, *M'Call* 1084, 1085——Time which goods of various descriptions should be kept unsold by pawnbrokers, *M'Call* 1166–1173——All goods should be sold at the end of a year, and no interest be chargeable for a longer period, *Aikin* 1379–1381——Goods should be classed, and unredeemed pledges should be sold, according to their nature, at periods varying from six to fifteen months, *Long* 1604——Time for selling pledges should be regulated according to the nature of the property pawned, *Brophy* 2409.

See also *Auction Duty. Auctioneers. Auctions. Duplicates. Interest. Notices of Sale. Releases.*

*Poor Law Commission.* Extracts and analysis of the evidence of several persons examined before them, touching on the present state of the pawnbroking trade, *App. p.* 145, 146.

*Profits.* In Dublin the average profits of pawnbrokers are less, in proportion to the capital engaged, than those of any other trade, *Bentley* 1819–1822——Amount of profit on capital employed by witness in his trade at Cork, after deducting expenses, is about 9½ per cent., *Long* 1587.

*Porter*, Mr., of Tanderagee. Evidence as to the amount of fees paid by him to the city marshal, *Butler* 2016–2118.

*Public houses.* See *Spirits, Sale of.*

## Q.

*Quin, Bridget*, of Tuam. Examination relative to her securities, *Butler* 2326–2335.

## R.

*Reid, William*, pawnbroker, Carrickfergus. Extracts from the report of Irish Municipal Corporation Commissioners of his evidence, *App. p.* 217.

*Releases.* Average time for which articles are left in pawn at the Limerick Mont de Piété, *Haynes* 368, 369——More goods are pawned in the morning and released at night at the Paris Mont de Piété than at the Limerick establishment, *Douglas* 515, 516——Instances in proof that it is the interest of a pawnbroker to have pledges released rather than sold, *Sullivan* 1927, 1928——In Dublin one-tenth of the goods pawned are left for sale, and one-twentieth in value; the pawnbroker does not recover the principal advanced by the sale, *Bentley* 1816–1818——The profits of the pawnbrokers' trade arises from the release-ment of goods and the payment of interest, *M'Call* 1067.

See also *Advances. Limerick Mont de Piété.*

*Retail Sales.* Goods are sometimes sold by retail in disregard of the penalties of the law, *Rep. p.* x.

See also *Pledges*, 1.

*Retail Trade.* Many persons in the trade who sell old clothes as well as being in the pawnbroking business, *M'Call* 1054——Practicability of preventing pawnbrokers engaging in retail trade, *M'Call* 1065——The capital of pawnbrokers is invested more largely in loans than in goods for sale; they could not think it a hardship to be prohibited from selling goods by retail, *Bentley* 1823, 1824.

*Returns.*

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*Returns.* See *Monthly Returns. Pledges.*

*Robberies.* Pawnbrokers suffer greatly from robberies by their clerks; mode in which they are effected; a proper system of checks is not adopted; case of Mr. Thornton, at Cork, robbed by a clerk named Robert Mayne, *Haynes* 420–427.

*Roe, Deborah Ann,* of Ballinasloe. Explanations concerning her securities and certificate as pawnbroker; fees paid, &c., *Butler* 2252–2264.

S.

*Sale Books.* See *Auctions.*

*Sales.* Return from the marshal of the city of Dublin of returns made by him to Parliament of amount of goods sold by pawnbrokers' auctioneers in Ireland for each of the last 10 years respectively, pursuant to the 18th section of 28 Geo. 3, c. 49, *App. p.* 166–168——Returns to the Excise-office from Dublin of pawnbrokers' sales, *App. p.* 231.

See also *Auctions. Auctioneers. Fraudulent Sales. Notices of Sale.*

*Saturday Nights.* Pawns should be allowed to be taken in late on Saturday nights, as a convenience to the poor, *Homan* 1021; *Brophy* 2408.

*SECURITIES:*

1. *Report of Committee.*
2. *Neglect or Evasions of the Law relating to Pawnbrokers' Securities.*
3. *Improvements necessary.*

1. *Report of Committee.*

Evasion of penalties and inutility of the present system of giving securities by pawnbrokers, *Rep. p.* xi.

2. *Neglect or evasion of the Law relating to Pawnbrokers' Securities.*

Securities required to be given by pawnbrokers under the Irish Act 16 Geo. 3, c. 43; they are lodged with the town clerk or county treasurer, who give certificates, which are forwarded to the marshal of the city of Dublin, *Mathews* 16–19——Many pawnbrokers are carrying on business without having lodged any security, *Mathews* 27, 28——It appears, from returns of the chief constable of police, that pawnbrokers are carrying on business, who have not lodged securities, *Mathews* 110–112——Many pawnbrokers in Cork have carried on business for years without the marshal's certificate, *Sullivan* 1905–1910——Number of pawnbrokers in Belfast, Ennis, Kilrush, Lisburn and Tralee, who have never lodged any bonds as required by the Act, *Barrington* 693–700——When bonds are entered into, they are scarcely ever renewed, *Barrington* 701–703——No inquiries are made as to whether the securities are living or not, *Homan* 894–898——All the pawnbrokers in the city marshal's return have given securities; charges made for registering them, *Butler* 2019–2062——Examination as to particular entries in his return, and the securities of the parties referred to, *Butler* 2252–2264. 2326–2335. 2352–2360.

3. *Improvements necessary.*

Many pawnbrokers desire that none should carry on the business without a solvent security, respecting whom inquiry should be made each year on the renewal of the license, *Mathews* 126——Proper security should be taken from every person wishing to be licensed as a pawnbroker, *M'Call,* 1068——Recommendation that real security should be taken in lieu of the present nominal security, *M'Call* 1193.

See also *Dublin City Marshal. Licenses. Town Clerks. Treasurers of Counties.*

*Shields, James,* pawnbroker. Extracts of his evidence as given before the Irish Municipal Corporation Commissioners, *App. p.* 217.

*Shields, Thomas.* (Analysis of his Evidence.)—Pawnbroker at Belfast, 1848, 1849——Amount paid in fees on entering business; sums since paid to the city marshal, 1851–1858——Pawnbrokers in Belfast do not keep the hours prescribed by law, which is injurious to those who do, 1859, 1860——A 50*l.* license should be granted to pawnbrokers, which would keep the trade respectable, 1861–1864——There would be no objection to writing the day on which the sale of an article will take place on the back of the duplicate, 1865–1866.

*Smith, Samuel,* pawnbroker. Extracts from the evidence given by him before the Commissioners of Inquiry into Irish Municipal Corporations, *App. p.* 213.

*Spirits, Sale of.* In Belfast, a great many pawnbrokers' shops are kept in connexion with public-houses, *Devlin* 1711; *Aikin* 1368——Witness never heard of any case of a person being fined for having a spirit license as well as a pawnbroker's, *Aikin* 1398——In Dublin, some pawnbrokers sell spirits contrary to the Act; Michael Nolan, a pawnbroker, sells



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*Spirits, Sale of*—continued.

spirits in a separate shop, *Carr* 636–638——Cases of pawnbrokers taking out licenses to sell spirits in the names of relatives, *Barrington* 677——In Limerick, names of pawnbrokers engaged in the sale of spirits, *Homan* 914–921.

See also *Intoxication.*

*Stolen Goods.* Pawnbroker's day-book would become an important document in tracing stolen goods, if the police could examine it with confidence, *Rep. p.* v.——Some pawnbrokers in the constant habit of receiving stolen goods; instance of a pawnbroker at Belfast who had been imprisoned for receiving stolen goods, but allowed to continue in business, *Rep p.* xiii.——The law directs no goods from washerwomen, nor plate with crests, to be received, but is commonly disregarded, *Barrington* 676——In Dublin, plate is commonly received with armorial bearings, *Galbraith* 807–811——In Cork, the pawnbrokers have been very vigilant in stopping stolen goods, and have acted as a kind of police, *Sullivan* 1897–1900——Precautions taken at the Limerick Mont de Piété to prevent the reception of stolen goods, *Haynes* 262——Instance of the committal of a pawnbroker at Belfast for refusing to give up a stolen coat, *Aikin* 1840——General wish of the trade that those convicted of such practices should be prevented from continuing in the business, *Aikin* 1847.

See also *Hours of Business.*

*Stop-tickets.* Charges made by pawnbrokers for stop-tickets when duplicates are lost *Haynes* 229——They are entitled to some remuneration for the trouble, *Haynes* 295——No charge is made for stop-tickets by the Mont de Piété at Limerick, *Haynes* 277–283——Charges of pawnbrokers in Dublin, and cost of magistrates' fees; they are a great tax upon the poor, *Haynes* 284–291——Precautions taken by pawnbrokers to prevent frauds when they have given a second ticket for the same articles, *Haynes* 292, 293——It is not the custom to charge for them in Cork, *Sullivan* 1911.

See also *Duplicates.*

*Sullivan, Cornelius.* (Analysis of his Evidence.)—Has been 10 years a pawnbroker at Cork, 1867, 1868——Practice of pawnbrokers in Cork in charging interest on the duplicate of articles on which 2*s.* is advanced, 1869–1885——The same practice does not exist in Limerick and other towns, 1886——The lower description of pledges should be forfeited at the end of a certain time without going through the auction-room, 1891, 1892——No interest should be charged after they have been 15 months in pawn, 1893——A pawnbroker convicted of acting wilfully in opposition to the law should be refused a license, 1894——All pawnbrokers should be compelled to keep the same hours, 1895——The pawnbrokers of Cork desire such alterations of the law as will make their trade more respectable, 1896——They have been very vigilant in stopping stolen goods, 1897–1900.

Witness never sent returns to the city marshal more than once a year; fees paid by him, 1901–1904——He was carrying on business for some years without the marshal's certificate; so were many others, 1905–1910——It is not usual to charge for stop-tickets in Cork, 1911——It is not the general custom to serve notices of sale, 1912——Witness always sells plate by private contract, and some other articles occasionally, 1913–1918——He has often returned the overplus; there is not a sufficient check upon pawnbrokers in this respect; the overplus should be left in the hands of the auctioneer, 1919–1923——Sums paid to the auctioneer, 1925–1927——Instance to show that it is the interest of a pawnbroker to have pledges released rather than sold, 1927, 1928——The profits upon the overplus are very small, 1929–1933——Pawnbrokers frequently buy in goods at the auction, and sell them in their shops, 1934–1938——Articles sell much better by private sale, 1939, 1940.

*Summonses* (Dublin). All summonses in Dublin should be decided by police magistrates, instead of by courts of conscience, *Brophy* 2406.

*Sunday Pawning.* Pawning sometimes carried on on a Sunday at Belfast, *Devlin* 1710.

*Sword-bearer* (Dublin). See *Auctioneers.*

## T.

*Tables of Interest.* See *Interest,* 6.

*Tandaragee.* See *Monts de Piété.*

*Taxation.* Taxation on the business of pawnbrokers should be removed, *Rep. p.* xxi.——Taxation to which the trade is liable in England and Ireland not complained of by the trade, *Rep. p.* xiii.

*Tenant,* Dr. Reference to evidence given by him before the Commissioners of Poor Law Inquiry, *App. p.* 145.

*Thurles.* See *Monts de Piété.*

*Tickets.* See *Duplicates. Stop-tickets.*

*Town*

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Report, 1838—*continued.*

*Town Clerks.* Returns from the town-clerks of the city of Dublin, of the names and residences of all pawnbrokers in the city of Dublin, or within three miles thereof, who have lodged bonds with them, together with the names, residences and occupations of their sureties, pursuant to an Act passed in the Irish Parliament, in 28 Geo. 3, c. 49, s. 21, and the dates of each of such bonds: also, of the number of, and names of, pawnbrokers in the city of Dublin, or within three miles thereof, who have taken the necessary oath before the commissioners of police, and have lodged said oath with such town clerk, pursuant to the said section of said Act, *App. p.* 169–171.

Returns from each of the town clerks of cities and towns in Ireland, of the names and residences of all pawnbrokers who have lodged bonds in his office, with the names, residences and occupations of the securities named in such bonds, pursuant to Act passed in the Irish Parliament, in the 26 Geo. 3, c. 43, s. 14: of the names and residences of all appraisers, valuators or auctioneers who have lodged bonds in his office, stating the names, residences and occupations of their sureties, and the date of bonds, pursuant to 31st section of said Act, *App. p.* 186–198.

See also *Securities.*

*Treasurers of Counties.* Returns from each of the treasurers of counties in Ireland, of the names and residences of all pawnbrokers who have lodged bonds in his office, and the names, residences and occupations of the securities named in such bonds, with the dates of such bonds, pursuant to Act passed in the Parliament of Ireland, 26 Geo. 3, c. 43, s. 14: of the names and residences of all appraisers, valuators or auctioneers, who have lodged bonds in his office, stating the names, residences and occupations of their sureties, and the date of bonds, pursuant to the 31st section of the said Act, *App. p.* 171–186.

U.

*Usury.* Mode in which usurious charges are made by parties on promissory notes of small amount in Ireland, *M'Call* 1113.

W.

*Washerwomen.* See *Stolen Goods.*

*Welsh, James.* (Analysis of his Evidence.)—Pawnbrokers in Galway, 1399——Pawnbrokers willing that the trade should be subject to regulations, 1404——Generality would with pleasure concur in a licensing system, 1405——Witness considers the duty paid at auctions no loss, 1408——Pawnbrokers should be compelled to keep the hours appointed by law, 1410——Witness has notice hung up in his shop of the rates of interest, 1414——Pledgers continually apply for the surplus of sales, 1416——Auctions always carried on on witness's premises, 1419——Mode of conducting the auction and settling accounts, 1423——Witness usully lends about one-half, or less, of the value on goods, 1438——Witness has heard the plan of Mr. Homan, and approves of all his amendments, 1451——Evidence as to mode of book-keeping adopted by witness; keeps no releasing-book, 1453——Cost of bonds; difference of expense at Galway and Limerick, 1473–1476——Increased number of pawnbrokers in Galway, 1476–1478.

*Whitecroft, John,* pawnbroker. Extract from Report of Irish Municipal Corporation Commissioners of evidence given before them, *App. p.* 214.

*Williamson, John.* Reference to the evidence given by him before the Poor Law Commissioners, *App. p.* 145.

Y.

*Youghall.* See *Monts de Piété.*

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